

Retail Loans Origination User Guide

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Retail Loans Origination User Guide

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1 Preface

1.1 Introduction

Welcome to the Oracle Banking Retail Process Management Retail Loan Origination User Guide. This document provides an overview of the Retail Loan Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Retail Loan Origination.

1.2 Audience

The user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Retail Loan Origination products from Prospect and Customer of the Bank. The user guide is also intended for the other Bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Savings Account Origination process based on the Bank's internal operation and policies.

1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Acronyms and Abbreviations

For following are some of the acronyms and abbreviations you are likely to find in the manual:

Abbreviation	Description
RPM	Retail Process Management
DS	Data Segment
System	Retail Process Management module

1.5 List of Chapters

Chapter	Description
Chapter 2	Retail Loan Origination Process and the Reference Process flow is updated in this chapter.
Chapter 3	The defined stages through which the Retail Loan Origination Application has to flow before it is ready to be sent to the Host for Account Creation is detailed in this chapter.
Chapter 4	List Of Glossary

1.6 Related Documents

1. Retail Process Management Operations User Guide
2. Retail Process Management Savings Account Origination User Guide
3. Retail Process Management Current Account Origination User Guide
4. Retail Process Management Term Deposit Account Origination User Guide
5. Retail Process Management Retail Loans Origination User Guide
6. Retail Process Management Alerts and Dashboard User Guide
7. Common Core User Guide

1.7 Symbols

This User Manual may refer to all or some of the following icons:

→	Represents Results
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2 Oracle Banking Retail Lending Process Management

Welcome to the Oracle Banking Retail Lending Process Management (OBRPM) User Manual. This document provides an overview of the Retail Account Open process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Retail Loan Account open process.

The document is designed to help you create all flavors of Retail Loan – namely

- Housing Loan
- Personal Loan
- Vehicle Loan and
- Student Education Loan

The user manual is intended for the Relationship Managers (RMs) and other Loan executive staff members in charge of maintenance for the loan accounts in the Bank.

3 Overview of Oracle Banking Retail Loan Account Open Process

Retail Loan account open process will enable the banks to leverage on the state of the art technology used for business modelling, help extend the boundaries of potential markets, provide for “Banking at Doorstep” and ensure the convenience of banking with primary focus on Customer service.

We shall look at the reference workflows of the Retail Loan Account process before understanding how the configuration and capture of data can be done. These stages can be made Mandatory or Non Mandatory based on the business process configurations. The process management flow is basically routed through various stages to capture relevant data before it is ready to be sent to the Host for Account Creation.

The Process Flow pre-defined for Retail Account Open process is provided for quick reference:

- Application Initiation
- Application Entry
- Application Enrich
- Underwriting
- Application Assessment
- Offer Issue
- Customer Acceptance
- Account Creation on HOST

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architected by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the Loan Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

The business process definition will determine the different stages which are required for a given combination of the Process code, Life cycle and Business Product Code. The workflow management of these stages and the relevant stage movements are defined in the Plato / Conductor to help us orchestrate the micro services based process flow and ensure seamless transition of the Account open process across various stages in that given order. The Plato / Conductor process will drive the workflow from one stage to another based on the Process Outcomes at the respective stages and subject to fulfilling of the Mandatory Data capture and submission / capture of Mandatory Documents at the respective stages.

4 Retail Loan Account Origination Process

4.1 Retail Loan Account

The initiation request for a Loan can be originated by authorized Branch Users / Relationship Managers or by approved Bank Agents, either through the traditional Branch channel or through dedicated protocol services made available on digital devices like Tablets / Mobiles. The initiation of Loan request can be made for both NEW and EXISTING customer types. Also, the platform supports processing of the Loan request from Customer which are directly received from the Self Service Banking Channel (OBDX) through the REST based service APIs.

The selection of the relevant Loan Product on which the Loan is required can be initiated using this process, provided the user has the required access rights.

Please refer to the detailed setup and operation workflows for both Asset and Liability products initiation made available in the Operations User Manual.

4.2 Application Entry Stage

As detailed in the Retail Process Management Operations User Guide, all the Product Originations are initiated in the Application Initiation Stage from the Product Catalogue. The Cart Operation in Product Catalogue allows to originate Single or Multiple Product initiation. Once the Retail Loan Account origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Loan Account Process Reference Number on Submit of the Application Initiation stage. Process Orchestrator also updates the record in the Free Task process for the 'Application Entry' Stage also referred as Task from orchestrator perspective.

The Application Entry Stage, is the first stage in the Retail Loan Account Open process. After the initiate process is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture. The user can acquire the application from FREE TASK.

Navigation Route: Retail Banking >Tasks > Free Tasks

In the Application Entry screen, provide the required details under each Data Segment. The Application Entry stage has the following reference Data Segments.

- Loan Details
- Asset Details
- Applicant / Customer Information Details
- Mandate Details

- Financial Details
- Collateral Details
- Guarantor Details
- Summary

Please refer the below sections for more details on these data segments.

4.2.1 Loan Details

Figure 1: Loan Details Screen

The screenshot shows the Oracle Loan Details screen. The top navigation bar includes 'ORACLE', 'Free Tasks', and 'Bank Future - Branch 000 (1...)' with the date 'Mar 22, 2019' and 'GURU'. The main header displays 'Loan Application Entry - 000APP000003950'. A sidebar on the left lists navigation options: Loan Details (selected), Asset Details, Customer Information, Mandate Details, Financial Details, Collateral Details, Guarantor Details, and Summary. The main content area is titled 'Loan Details' and contains the following fields: Business Product Name (Classic Home Loan), Account Branch (000), Application Date (03/22/19), Account Type (Home Loan), Loan Amount (USD \$15,000.00), and Purpose of Loan (New Vehicle). The Loan Tenure is set to 12 months. At the bottom, there are action buttons: Back, Next, Save & Close, and Cancel.

- Loan Details – Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly:
 - Business Product Name
 - Account Branch
 - Application Date
 - Account type
 - Account Name
 - Loan Amount
 - Loan Tenure
 - Purpose of Loan
- Back / Next / Save & Close and Cancel – Action buttons – Since this is the first screen on the workflow, the Back will be disabled. Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data

captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.

- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Entry process, namely, Asset Details.

4.2.2 Asset Details / Vehicle Details / Admission Details

Figure 2: Asset Details Screen

The screenshot displays the Oracle Asset Details screen for a loan application entry. The interface includes a top navigation bar with the Oracle logo, 'Free Tasks', and user information (Bank Future Branch: 000, Mar 22, 2019, GURU). A secondary bar shows 'Loan Application Entry - 000APP000003950' and various icons for Customer 360, Application Info, Remarks, Documents, and Notices. A left sidebar lists navigation options: Loan Details, Asset Details (selected), Customer Information, Mandates Details, Financial Details, Collateral Details, Guarantor Details, and Summary. The main content area is titled 'Asset Details' and contains the following fields:

- Product Name: Classic Home Loan
- Home Type: Independent
- Mortgaged Branch: 000
- Dimensions: Soft, 2.400
- Market Value: USD, \$40,000.00
- Status: Under Construction
- Asset Address: Country (332), Address Line 1 (AD1), Address Line 2, Address Line 3, Pincode (8889999)
- State, City, and Pincode fields are also present.

At the bottom of the screen, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

- Asset Details (In case of Housing Loan) – Provide the details in the relevant data fields.

Mandatory data fields are indicated accordingly:

- Product Name
- Mortgaged Branch
- Asset Type
- Home Type
- Dimensions
- Market Value
- Status
- Asset Address – Country
- State
- City
- Address Line 1
- Address Line 2
- Address Line 3
- Pin Code

4.2.2.1 Vehicle Details – New Vehicle

Figure 3: Vehicle Details Screen – New Vehicle

The screenshot shows the Oracle Vehicle Details screen for a new vehicle. The interface includes a sidebar with navigation options: Loan Details, Vehicle Details (selected), Customer Information, Mandate Details, Financial Details, Collateral Details, Guarantor Details, and Summary. The main content area is divided into sections: Vehicle Details, Insurance Details, and a bottom navigation bar. The Vehicle Details section contains fields for Product Name (Futura Auto Loan), Hypothecated Branch (000), Vehicle Class (New), Make (Honda), Model (AMAZE), Chassis Number, Engine Number, Registration Number, Registered State, Registered City, and Make MM/YYYY. The Insurance Details section includes Insurance Company, Policy Number, Policy Commencement Date, Premium Amount (USD), Premium Frequency, and Policy Renewal Date. The bottom navigation bar has buttons for Audit, Back, Next, Save & Close, and Cancel.

Figure 4: Vehicle Details Screen – Used Vehicle

The screenshot shows the Oracle Vehicle Details screen for a used vehicle. The interface is similar to Figure 3, but the 'Vehicle Class' dropdown is set to 'Used'. The Vehicle Details section is populated with: Product Name (Futura Auto Loan), Hypothecated Branch (000), Make (Honda), Model (AMAZE), Chassis Number (GU9P0006), Engine Number (GU9P0000), Registration Number (KADAMLS899), Registered State (KARNATAKA), Registered City (BANGALORE), and Make MM/YYYY (12/2015). The Insurance Details section includes Insurance Company (ORIENTAL), Policy Number (GHG99999), Policy Commencement Date (Apr 22, 2018), Premium Amount (USD \$4,000.00), Premium Frequency (2 Year), Policy Renewal Date (Apr 22, 2020), and Expected Selling Price (USD \$17,000.00). The Distance Run field is set to 36,000 KM. The bottom navigation bar has buttons for Audit, Back, Next, Save & Close, and Cancel.

- Vehicle Details (In case of Vehicle Loan) - Provide the details in the relevant data fields.

Mandatory data fields are indicated accordingly:

- Product Name
- Hypothecated Branch
- Vehicle Class
- Make
- Model
- Year of Manufacture – Make MM/YYYY
- Chassis Number
- Engine Number
- Registration Number
- Registration State
- Registration City
- Expected Selling Price
- Distance Run (Kilometers / Miles)
- Insurance Details
 - Insurance Company
 - Policy Number
 - Policy Commencement Date
 - Premium Amount
 - Premium Frequency
 - Policy Renewal Date

4.2.2.2 Admission Details

Figure 5: Admission Details Screen

The screenshot shows the Oracle Admission Details screen for a loan application entry. The interface includes a sidebar with navigation options like Loan Details, Admission Details, Parents/Guardian Details, Applicant Details, Mandate Details, Financial Details, Collateral Details, Guarantor Details, and Summary. The main area is titled 'Admission Details' and contains several form fields and tables. Mandatory fields are marked with an asterisk (*). The 'Loan Requested For' field has a dropdown menu. The 'Admission Status' field has a dropdown menu. The 'Mode of Study' field has a dropdown menu. The 'Proposed Course of Study' field is a text input. The 'Institution' field is a text input. The 'University/School' field is a text input. The 'Country' field is a text input with a search icon. The 'Course Commencement Date' field is a date picker. The 'Type Of Course' field is a text input. The 'Projected Earning' field has a dropdown menu for 'USD'. The 'Employment Potential' field is a text input. The 'Scholarship/Bursaries Eligible' field has radio buttons for 'Yes' and 'No'. There are two tables: 'Cost of Course (In USD)' and 'Source (In USD)'. The 'Cost of Course' table has columns for 'Cost of Course' and 'Amount'. The 'Source' table has columns for 'Source' and 'Amount'. The 'Cost of Course' table has rows for Tuition Fee, Living Expense (Hostel, Stationary, Food etc.), Traveling Expense, Examination Fees, Insurance Premium (Course Period), Others, and Total. The 'Source' table has rows for Own Funds, Scholarships, Family Sources, Grants, Private Foundations, Other Sources, and Total. The bottom of the screen has buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

- Admission Details (In case of Education Loan) – Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly:
 - Loan Requested for
 - Overseas
 - Domestic
 - Admission Status
 - Confirmed
 - Awaited
 - Mode of Study
 - Full Time
 - Part Time
 - Correspondence
 - Distance Education
 - Proposed Course of Study
 - Institution
 - University / School
 - Country
 - Institution ranking

- Course Duration
 - Course Commencement Date
 - Type of Course
 - Projected Earning
 - Employment Potential
 - Scholarship Eligible
 - Scholarship Amount
 - Cost of Course – Details
 - Source of Funds – Details
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Entry stage namely, Applicant Details.

4.2.3 Applicant Details

Figure 6: Applicant Details Screen

The screenshot displays the Oracle Applicant Details screen. The top navigation bar includes 'ORACLE' and 'Free Tasks'. The main content area is titled 'Loan Application Entry - 000APP000003950'. The left sidebar contains a tree view with options: Loan Details, Asset Details, Customer Information (selected), Mandate Details, Financial Details, Collateral Details, Guarantor Details, and Summary. The main area is divided into sections: 'Customer Information' with fields for Holding Pattern (Individual), Ownership (Single), and Number of Applicant (1); '1 Applicant Name: John Smith' with contact info; 'Existing Customer' (switched on); and a grid of fields for personal and identification details. An 'Address Details' section is also present.

- Applicant Details – Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. User can add another Customer (New or Existing) at this stage. Add Customer will enable the user to add additional Customer / Applicants.
 - Holding pattern – Can be Individual, HUF or Trust. Based on the selection, the system will automatically populate the Customer Information screen.
 - Ownership – Can be single or joint. Based on the selection, the system will automatically populate the Number of Applicants and enable Add Customer to capture Joint Customer / Co-applicant Details. The user will be allowed to add any number of Customers / Applicant as it is required. Customer Data has to be captured for each applicant - NEW or EXISTING
 - Number of Applicants – Automatically populated based on the ownership selection
 - New / Existing Customer – If this switch is on, then it will enable the user to pull (Pull APIs) the existing customer data from the Party Management module, based on the search selection criteria. If this switch is off, then the user will be able to capture all the details required for the New Customer. If the Customer / Applicant is New, then the customer information details captured will be sent to the Party Management (Push APIs) for Customer Onboarding with due validations on KYC to be performed by the Party Module.
 - Primary Customer – First Applicant is normally the Primary Applicant. If the ownership is single, then the system will default switch on the Primary Customer tag against this applicant. However, in case where the number of applicant is more than one, the User can toggle with

the primary customer switch and enable / disable it for the selected Customer / Applicant.
Validation on not indicating the primary customer is available. .

- Title – Salutation is Mandatory
 - First Name – Name of Applicant - Mandatory
 - Middle Name – Name of Applicant – Not Mandatory
 - Last Name – Name of Applicant - Mandatory
 - Gender – Select for LOV
 - Date of Birth – Validation for Minor DOB available
 - Birth Place – Free Text
 - Birth Country – select from LOV
 - Residence Status – select from LOV
 - Country of Residence – Search and Select
 - Citizenship by – Search and Select
 - ID Type - Mandatory
 - Unique ID Number - Mandatory
 - Valid till – Date
 - Occupation Type – Select for LOV
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Entry stage namely, Mandate Details.

4.2.4 Mandate Details

7Figure 8: Mandate Details Screen

- Mandate Details – Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly:
 - Number of Applicants
 - Registered – Y / N (Switch)
 - Customer wise details of
 - Collateral Share
 - Collateral Effective From
 - Collateral Expiry Date
 - Repayment Share
 - Repayment Share Effective From
 - Repayment Share Expiry date
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to

proceed to next, without capturing the mandatory data.

- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Entry stage namely, Financial Details.

9Figure 10: Financial Details Screen / Parent or Guardian Financial Details Screen

- Financial details can be captured for all or a single Applicant / Customer for the given Loan Application as the case may be. Separate shutter panels are available Applicant wise to capture the Basic Details and the Income and Expense details respectively.
- Basic Details – The following the Data field available under this section. Default values available as LOVs can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. (Refer to Configuration Manual for List of Attributes available in this release)
 - Income Type – More than one type of Income can be captured for an applicant. The list of values will be available for the user to select. Business may add appropriate values to this list.
 - Employment Type - The list of values will be available for the user to select. Business may add appropriate values to this list. Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.
 - Employee Number
 - Industry Type
 - Office Name
 - Office Address
- Income and Expense Details – The following are the different data elements which are available in this section. These value reckon as attributes for Quantitative score card calculation.

- Income – Salary, Business, Interest Income, Pension and Other are the values provided.
- Expenses – Household, Medical, Education, Travel and Others are the values provided.
- Net Income – System automatically display the Net of Income over Expense in the field. This is view only field.

4.2.4.1 Parent / Guardian Financial Detail

Figure 11: Parent / Guardian Financial Detail

Monthly Income (in GBP)	
Type	Amount
Salary	500,000
Business	0
Interest Income	0
Pension	0
Bonus	0
Rentals	0

Monthly Expense (in GBP)	
Type	Amount
Household	30,000
Medical	0
Education	0
Travel	0
Vehicle Maintenance	0
Rentals	0

Liabilities (in GBP)	
Type	Amount
Property Loans	0
Vehicle Loans	0
Personal Loans	0
Card outstandings	0
Overdrafts	0
Others	0

Asset (in GBP)	
Type	Amount
Savings Deposits	0
Stocks/Funds	0
Properties	0
Automobiles	0
Fixed Deposits	0
Land	0

12

- Financial details can be captured for the Parent / Guardian in case of Education loans, where the Loan applicant (student) does not have any independent income for the given Loan Application as the case may be. Also, the Add Parent / Guardian details will enable the user to capture the data for each parent. Separate shutter panels are available Applicant wise to capture the Basic Details and the Income / Expense, Liabilities / Asset details.
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.

- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Entry stage namely, Collateral Details.

13Figure 14: Collateral Details Screen

The screenshot displays the Oracle Collateral Details screen. The interface includes a navigation menu on the left with options like Loan Details, Asset Details, Customer Information, Mandate Details, Financial Details, Collateral Details (selected), Guarantor Details, and Summary. The main form area contains the following fields and sections:

- Collateral Type:** Independent House
- Collateral Value:** USD \$40,000.00
- Attributes:** Area
- Dimensions:** Sqft 2,400
- Third Party Collateral:** Name ABC
- Collateral Address:**
 - Country: 332
 - State: [Empty]
 - City: [Empty]
 - Address Line 1: AD1
 - Address Line 2: [Empty]
 - Address Line 3: [Empty]
 - Pincode: 89890899
- Summary Table:**

Number of Collateral	Total Collateral Value	Utilized Previously	Cover Available
1	USD\$40,000.00	\$0.00	USD\$40,000.00
- Secondary Charge Allowed:** [Unselected]

At the bottom of the screen, there are buttons for Audit, Back, Next, Save & Close, and Cancel.

Collateral Details can be captured based on the following:

- Collateral Type - LOV
- Collateral Value – Currency and Amount
- Attributes – Quantifier
- Third Party Collateral – indicator
- Dimensions – Units and Number
- Collateral Address
 - Country
 - State
 - City
 - Address 1
 - Address 2
 - Address 3
 - Pin Code
- Add Collateral option will enable the use to capture different Collateral Types for a given Loan Application.

The summary of the collateral is displayed with following:

- Number of Collateral
 - Total Value of Collateral
 - Utilized previously
 - Cover Available
 - Secondary Charge – Allowed / Not allowed – Switch
- Collateral Details will be sent to the Host to be made available under Local Collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.
 - Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Entry stage namely, Guarantor Details.

4.2.5 Guarantor Details

15Figure 16: Guarantor Details Screen

The screenshot displays the Oracle Guarantor Details screen. The interface includes a top navigation bar with the Oracle logo and 'Free Tasks' text. A left-hand navigation menu lists various sections: Loan Details, Asset Details, Customer Information, Mandates Details, Financial Details, Collateral Details, and Guarantor Details (which is currently selected). The main content area is titled 'Guarantor Details' and contains several input fields and sections:

- Relationship with Customer:** A dropdown menu set to 'Father' and a 'Guarantee Amount' field showing 'USD \$50,000.00'.
- Contact Details:** A section with a radio button for 'Existing Customer' (checked), a 'CIF Number' search field, and fields for 'Title' (Mr), 'First Name' (G), 'Middle Name', and 'Last Name' (R). A 'Date of Birth' field is set to 'Apr 23, 1980'.
- Address Details:** Fields for 'Country' (332), 'Address Line 1' (AD1), 'Address Line 2', 'Address Line 3', and 'Pin Code' (90809860).
- Contact Details:** Fields for 'Email' (G@G.com), 'Mobile' (+91 43434343), and 'Phone No'.

At the bottom of the form is a '+ | Add Guarantor' button. The bottom of the screen features a navigation bar with 'Back', 'Next', 'Save & Close', and 'Cancel' buttons. The top right corner shows 'Bank Future - Branch 000' and 'GURU'.

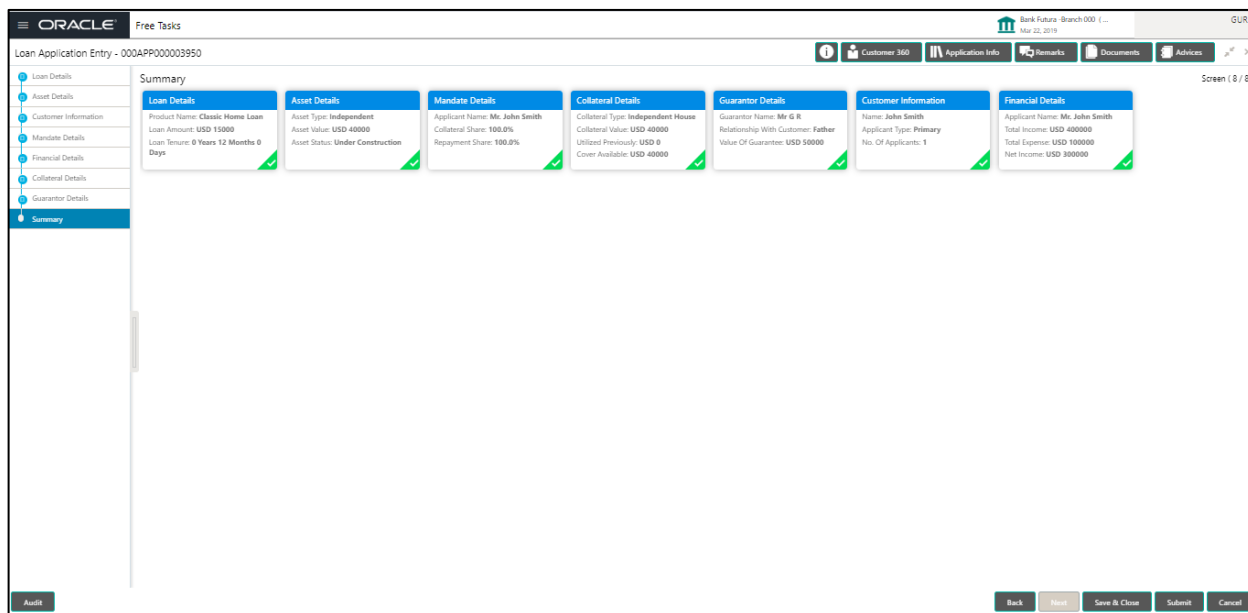
- Guarantor details can be captured based on the following:

- Guarantee Type
- Relationship with Customer
- Guarantee Amount
- Contact Details can be captured for an Existing Customer which steps in as a Guarantor for this Loan Exposure. The Guarantor details of third party (non-customer) can also be captured based on the following:
 - Title
 - First Name
 - Middle Name
 - Last Name
 - Address Details
 - Country
 - State
 - City
 - Address 1
 - Address 2
 - Address 3
 - Pin code
 - Contact Details
 - Email
 - Mobile
 - Phone Number
- Add Guarantor option enables the user to capture any number of Guarantor details for the given application.
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help to navigate to the next Data

Segment of the Application Entry stage namely, Summary Details.

4.2.6 Summary Application Entry

Figure 17: Summary Application Entry Screen



- Summary Details – System will display the Summary of each of the Data Segments in as many tiles as the number of Data Segments in the given stage. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. The following are the summary tiles:
 - Loan Details Summary
 - Asset Details
 - Applicant Details – if the number of applicant(s) is more than more than one, the user will have the option to explore the details by simply clicking on the summary tile.
 - Mandate Details
 - Financial Details
 - Collateral Details
 - Guarantor Details
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be

revived later by the user.

- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- The NEXT is deactivated in the Summary Details screen as the capture of Data across all the Data segments in this stage are completed.
- The SUBMIT will take the user to the OUTCOME, where the Overrides, Check list and the Documents to be taken for this stage can be validated / verified. The PROCEED outcome, will logically complete the Application Entry stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, namely Application Enrich. (The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business product code).

The following are the OUTCOME options for this stage:

- Proceed (Next stage – namely Enrich stage)
- Reject Application

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Enrich stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

Submit Action

Figure 18: Overrides

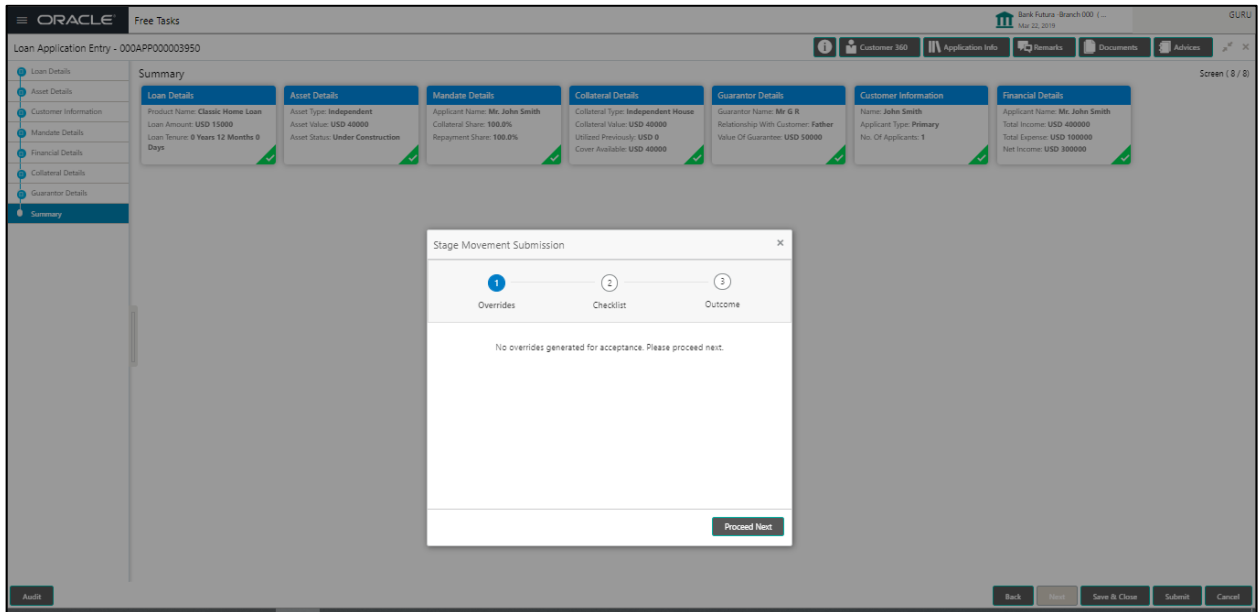


Figure 19: Checklist

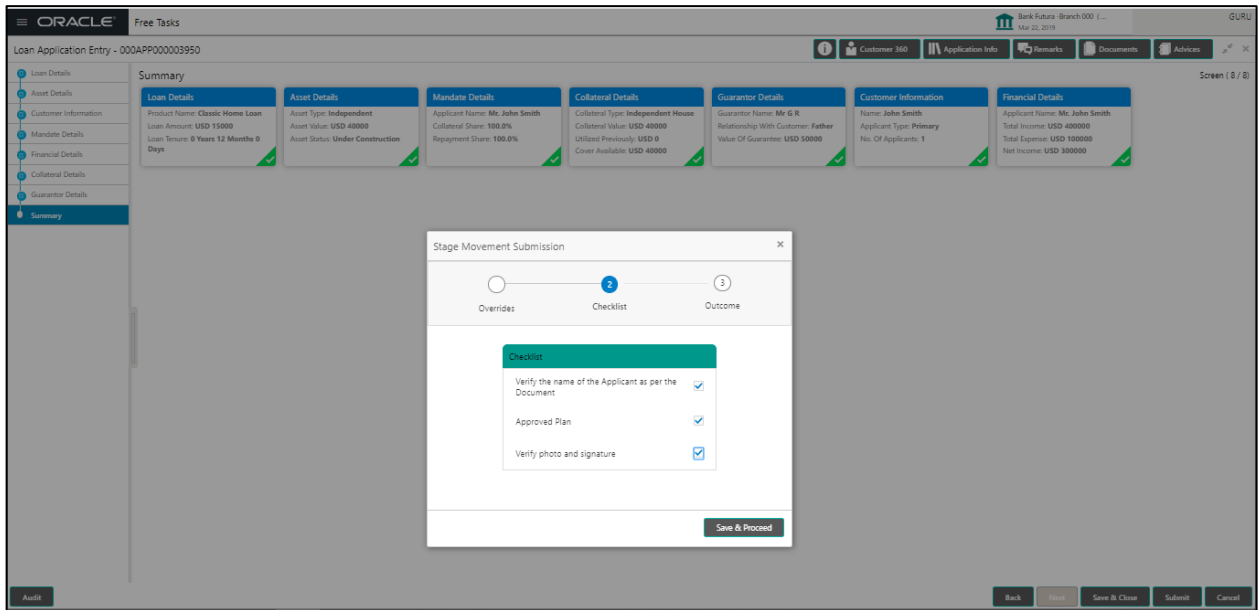


Figure 20: Outcome

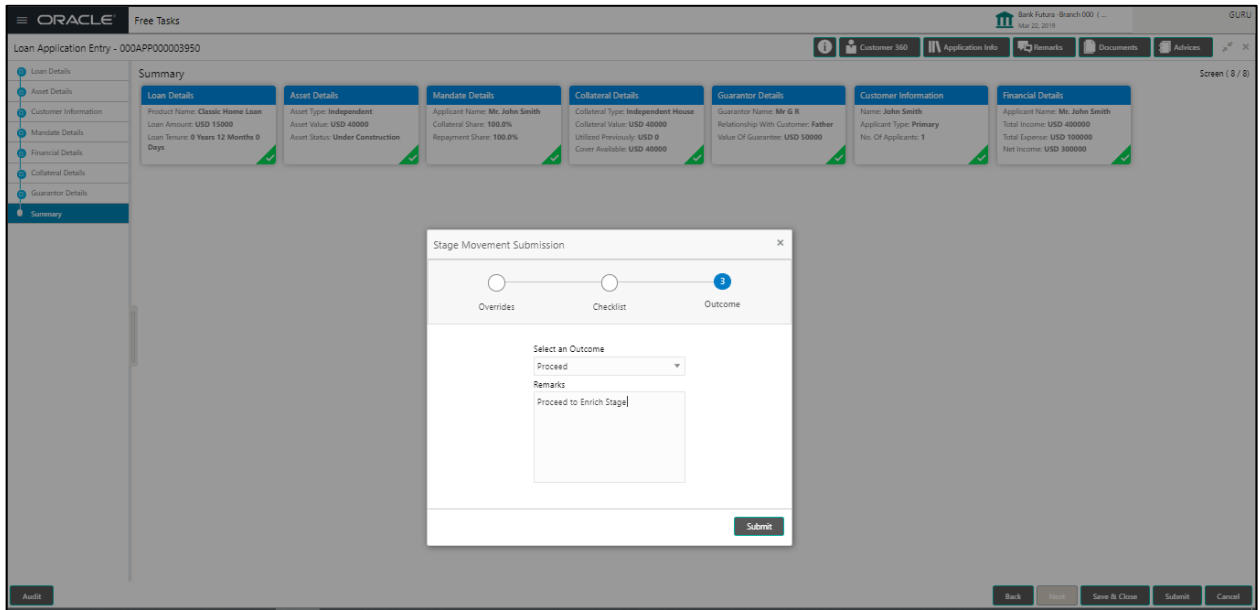


Figure 21: Confirmation Screen

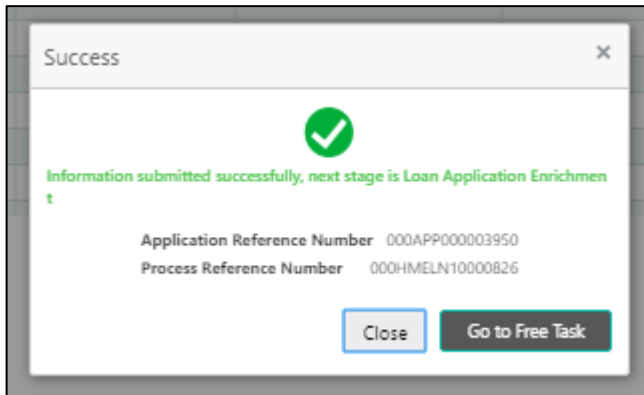


Figure 22: Free Task

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HMELN10000826	000APP000003950	Application Enrichment	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000EHLN20000827	000APP000003950	Application Entry	19-03-22	000		

4.3 Application Enrich Stage

The Application Enrich Stage, is the next representative stage in the Retail Loan Account Open process. After the Entry stage is completed successfully, the application can be acquired by the user who has to access rights for the given stage and progress with the data capture. The user can acquire the application from FREE TASK.

In the Application Entry screen, provide the required details under each Data segment. The Application Enrich stage has the following reference Data Segments:

- Interest Details
- Disbursement Details
- Repayment Details
- Charge Details
- Account Services Details
- Summary Details

4.3.1 Interest Details

23Figure 24: Interest Details Screen

Penal Interest On	Rate
Principal	2%
Interest	0.5%

- Interest Detail – This is the first data segment in the Enrich stage, which displays the following details:
 - Interest Details – Interest Rate Type and Rate fetched from Host Back end product to which this Loan Account is mapped via the Business Product configuration

- Customer Margin
 - Effective Rate for the Loan – Interest Rate + or – Customer Margin
 - Penal Interest Rate – On Principal arrears
 - Penal Interest Rate – On Interest arrears
- Back / Next / Save & Close and Cancel – Action buttons – Since this is first DS screen in this stage, the Back is disabled. Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Enrich stage namely, Disbursement Details

4.3.2 Disbursement Details

25Figure 26: Disbursement Details Screen

Loan Application Enrichment - 000APP00003950

Loan Disbursement Details

Multiple Frequency Based

Disbursement Frequency: Monthly

Number Of Disbursement: 2

Loan Amount: USD 15,000.00

First Disbursement Date: Apr 24, 2020

Stage	Date	Amount Of Disbursement	Total Disbursement
1	2020-04-24	\$7,000.00	\$7,000.00
	2020-05-24	\$8,000.00	\$15,000.00

Disbursement Method: Auto

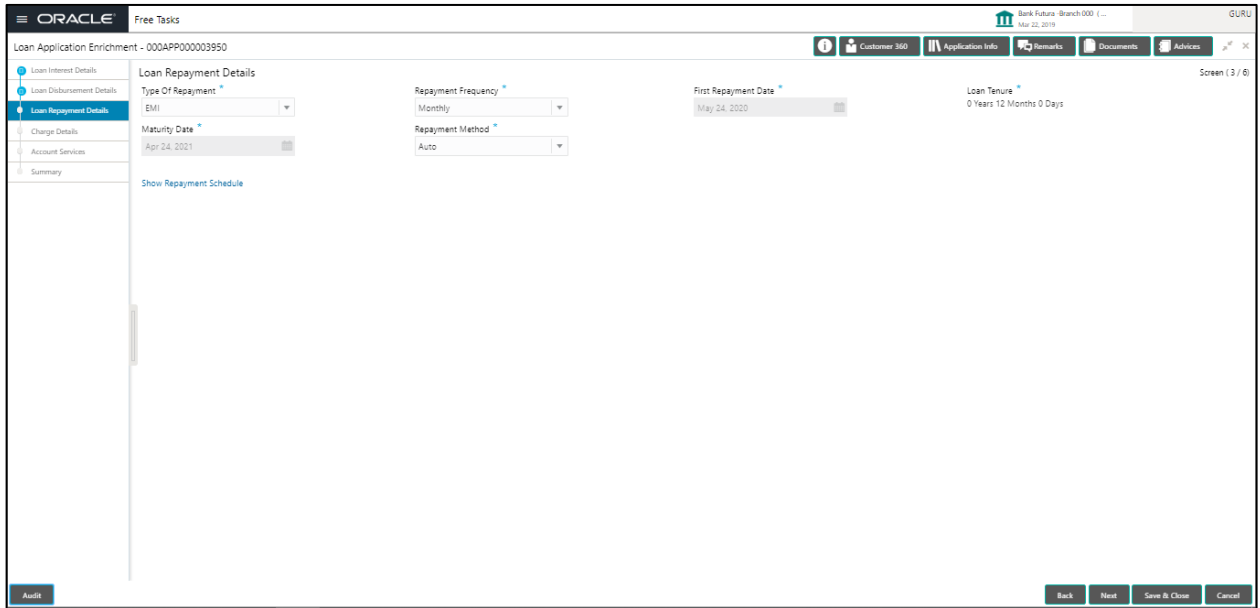
Buttons: Back, Next, Save & Close, Cancel

- Disbursement Details enables the user to capture the various methods, namely
 - Loan Amount – Defaulted from the Loan details screen in Application Entry stage
 - Multiple Disbursement or Single Disbursement. If the disbursement is single, or Multiple disbursement without a frequency, then the Disbursement frequency will default into a non-editable value – user determined
 - Automatic or Manual
 - Frequency Based or User determined
 - Disbursement Frequency – Daily / Monthly / Weekly / Quarterly / Half Yearly / Yearly
 - First Disbursement Date
 - Disbursement Schedule – based on Multiple or Single, Frequency the table can be populated to display the Date of disbursement, Amount and Running Balance of disbursed amount against each row. Based on the First disbursement date and the Disbursement frequency, the dates are automatically populated. However, the disbursement amounts for the respective dates will have to be captured by the user.
 - Disbursement Method supports the following:
 - Manual
 - Cash
 - DD / Cheque
 - Automatic
 - Internal Account Transfer
 - External Account Transfer
 - Remittances – Direct Debits
- The disbursement details will be pushed into the Host as apart of Account open process data share – APIs are provided for the same.
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data

Segment of the Application Enrich stage namely, Repayment Details.

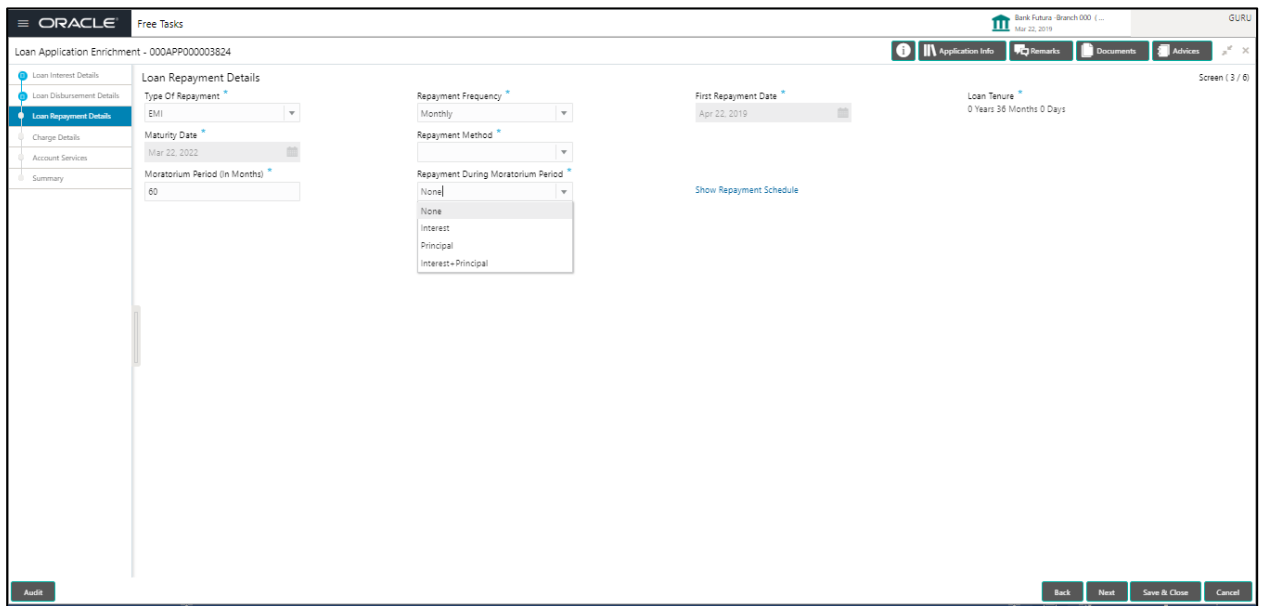
4.3.3 Repayment Details

27Figure 28: Repayment Details Screen



4.3.3.1 Repayment Details – Education Loan with Moratorium

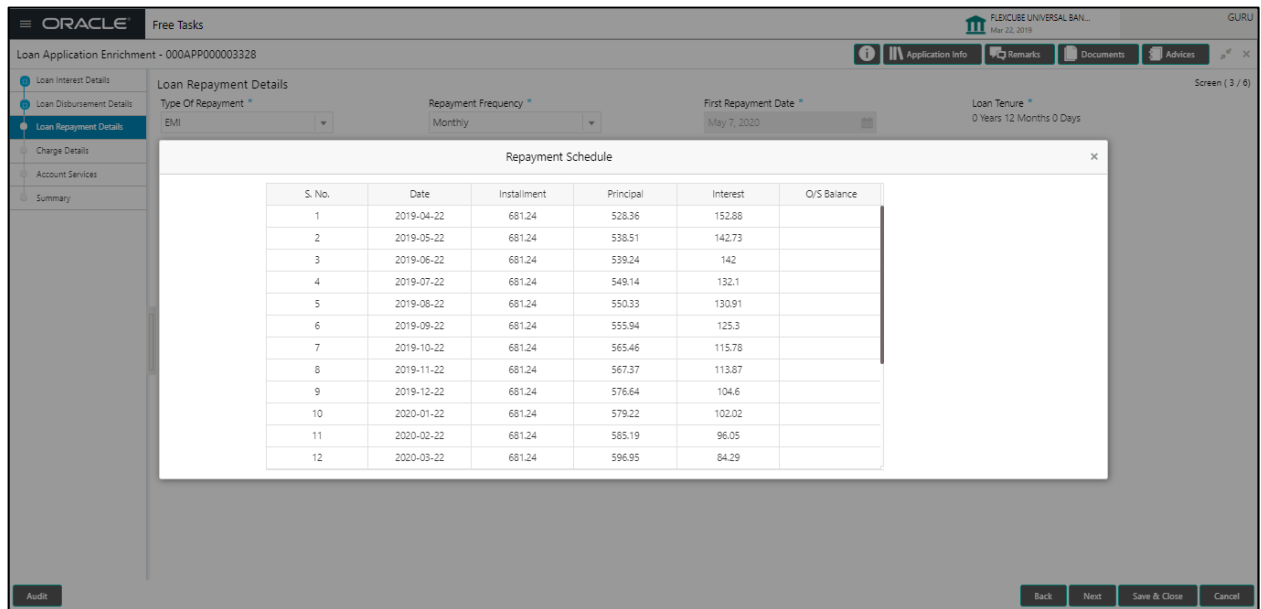
29Figure 30: Repayment Details – Education Loan with Moratorium



- Repayment details screen will enable the user to capture the following details:
 - Type of Repayment – All type of repayment methods supported in the Host will be made available in the LOV
 - Repayment Frequency – Daily / Weekly / Bi-Monthly / Monthly / Quarterly / Half Yearly / Yearly
 - First Repayment Date
 - Loan Tenure – Defaulted from the Loan Details screen of Application Entry stage – not editable
 - Loan Maturity Date – System calculated based on First Repayment date and Loan Tenure
 - Repayment Method – the following are supported
 - Manual
 - Cash
 - DD / Cheque
 - Automatic
 - Internal Account Transfer
 - External Account Transfer
 - Remittances – Direct Debits
 - Moratorium period (in months) – Indicate the repayment holiday / moratorium in the field
 - Repayment during Moratorium Period. The following options are provided for the borrower to choose as part of servicing the repayment during the moratorium period.
 - Interest Only
 - Principal Only
 - Interest + Principal
 - None
 - Show Repayment Schedule – This link will enable to user to generate the Repayment Schedule which will display the Details of Installment amount with the Principal and Interest break up for the given Tenure.

4.3.4 Repayment Schedule

31Figure 32: Repayment Schedule



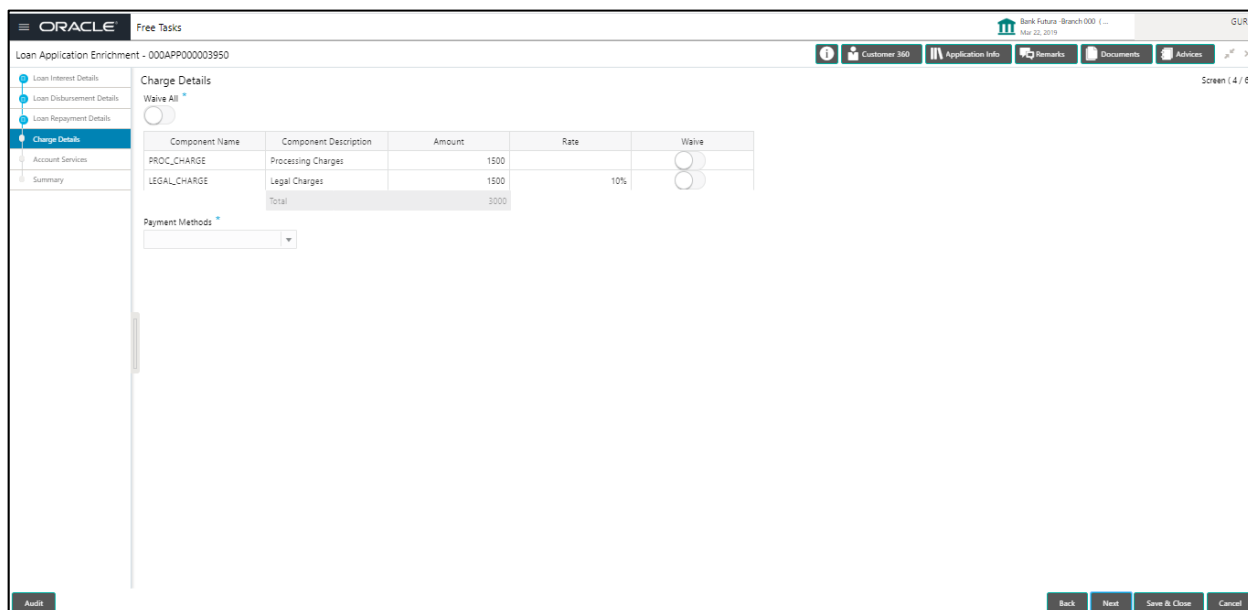
The screenshot shows the Oracle loan origination system interface. The main window is titled "Loan Repayment Details" and includes fields for "Type Of Repayment" (EMI), "Repayment Frequency" (Monthly), "First Repayment Date" (May 7, 2020), and "Loan Tenure" (0 Years 12 Months 0 Days). A modal window titled "Repayment Schedule" is open, displaying a table with the following data:

S. No.	Date	Installment	Principal	Interest	O/S Balance
1	2019-04-22	681.24	528.36	152.88	
2	2019-05-22	681.24	536.51	142.73	
3	2019-06-22	681.24	539.24	142	
4	2019-07-22	681.24	549.14	132.1	
5	2019-08-22	681.24	550.33	130.91	
6	2019-09-22	681.24	555.94	125.3	
7	2019-10-22	681.24	565.46	115.78	
8	2019-11-22	681.24	567.37	113.87	
9	2019-12-22	681.24	576.64	104.6	
10	2020-01-22	681.24	579.22	102.02	
11	2020-02-22	681.24	585.19	96.05	
12	2020-03-22	681.24	596.95	84.29	

- Repayment Details will be pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the Loan Account at the Host.
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Enrich stage namely, Charge Details.

4.3.5 Charge Details

Figure 33: Charge Details Screen



- The Charge Details screen will enable the user to capture the charges applicable / levied for this loan application. These charge details are fetched from the Host (APIs – Pull). The user will have the option to waive all charges or selectively waive a particular type of charge – viz., Processing charge or Legal Charges as the case may be.
- The Charge funding method supported are:
 - Cash
 - Internal Account Transfer
 - External Account Transfer
 - Remittances – Direct Debit
- Charges Collection information has to be sent to the Host (API – Push) for accounting and passing of relevant entries in the Income GL heads mapped at the Host.
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to

proceed to next, without capturing the mandatory data.

- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Enrich stage namely, Account Services Details.

4.3.6 Account Services

34Figure 35: Account Services Screen

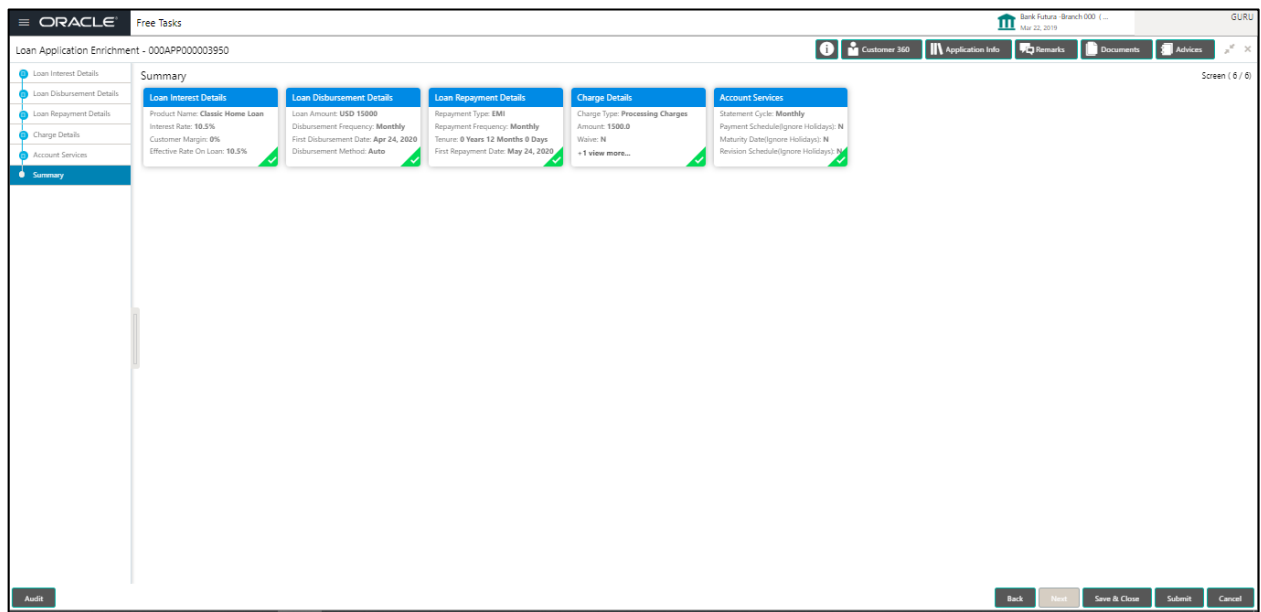
- Accounts services screen will enable the user to capture the statement preference and the Holiday preferences
 - Statement Preferences
 - Statement Cycle – Monthly / Quarterly / Half yearly / Yearly
 - Statement Start Date
 - Statement Type – Detailed or Summary
 - Holiday Preferences on
 - Payment Schedules
 - Maturity Date treatment
 - Revision Schedule
- Account services data will be pushed to the Host – APIs will be provided – to enable generation of Account Statements and processing of Repayments based on Holiday treatment during the life cycle of the Loan Account
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the

user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.

- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Enrich stage namely, Summary Details

4.3.7 Summary Application Enrich

36Figure 37: Summary Application Enrich



- Summary Details – System will display the Summary of each of the **Data Segments** in as many tiles as the number of Data Segments in the given stage. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. The following are the summary tiles:
 - Interest Details
 - Disbursement Details
 - Repayment Details
 - Charge Details
 - Account Services Details

- Summary Details
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- The NEXT is deactivated in the Summary Details screen as the capture of Data across all the Data segments in this stage are completed.
- The SUBMIT will take the user to the OUTCOME, where the Overrides, Check list and the Documents to be taken for this stage can be validated / verified. The PROCEED outcome, will logically complete the Application Enrich stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, namely Application Underwrite. (The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business product code).
- The following are the OUTCOME options for this stage
 - Proceed (Next stage – Namely Underwrite stage)
 - Return to Application Entry stage
 - Reject Application

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Underwrite stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

- Submit Action

Figure 38: Overrides

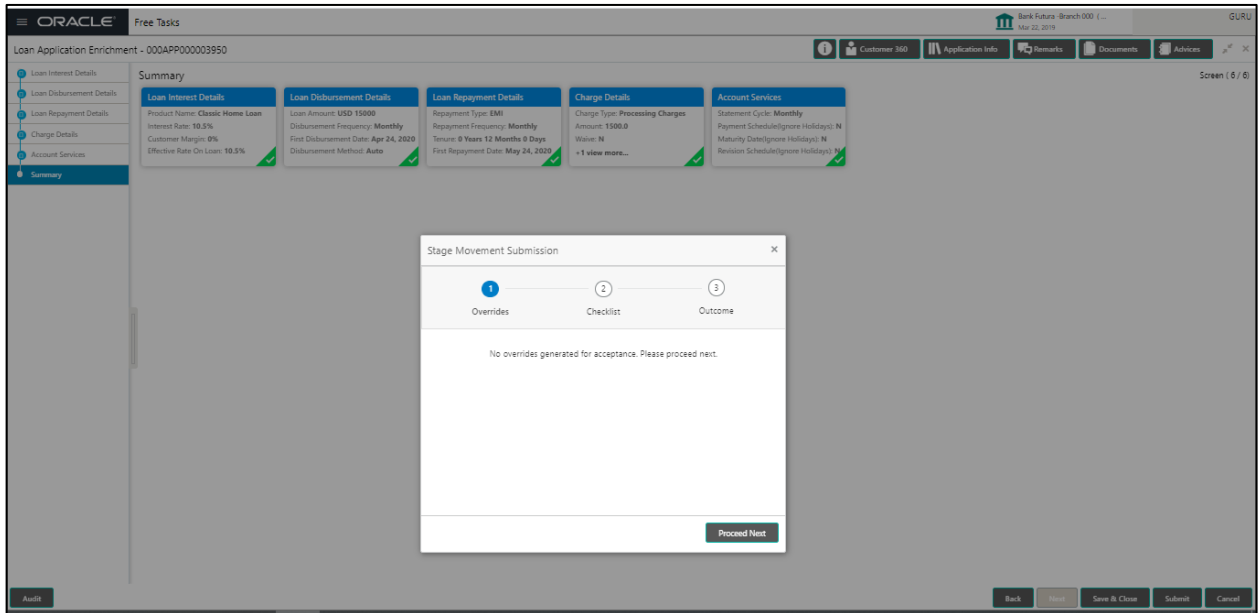


Figure 39: Checklist

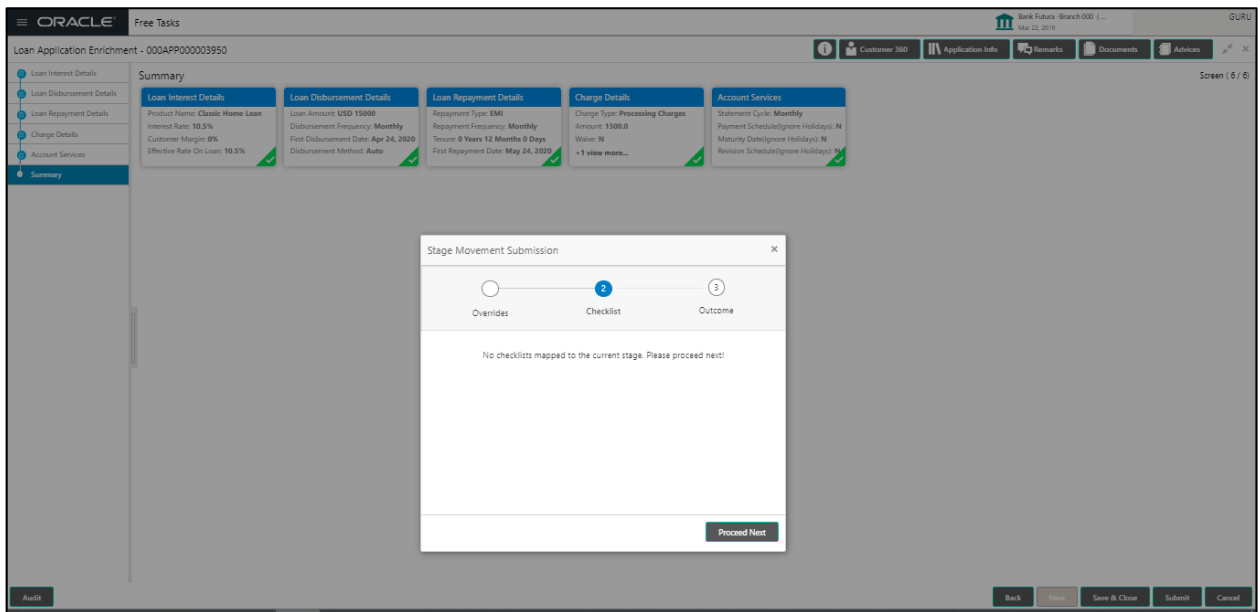


Figure 40: Outcome

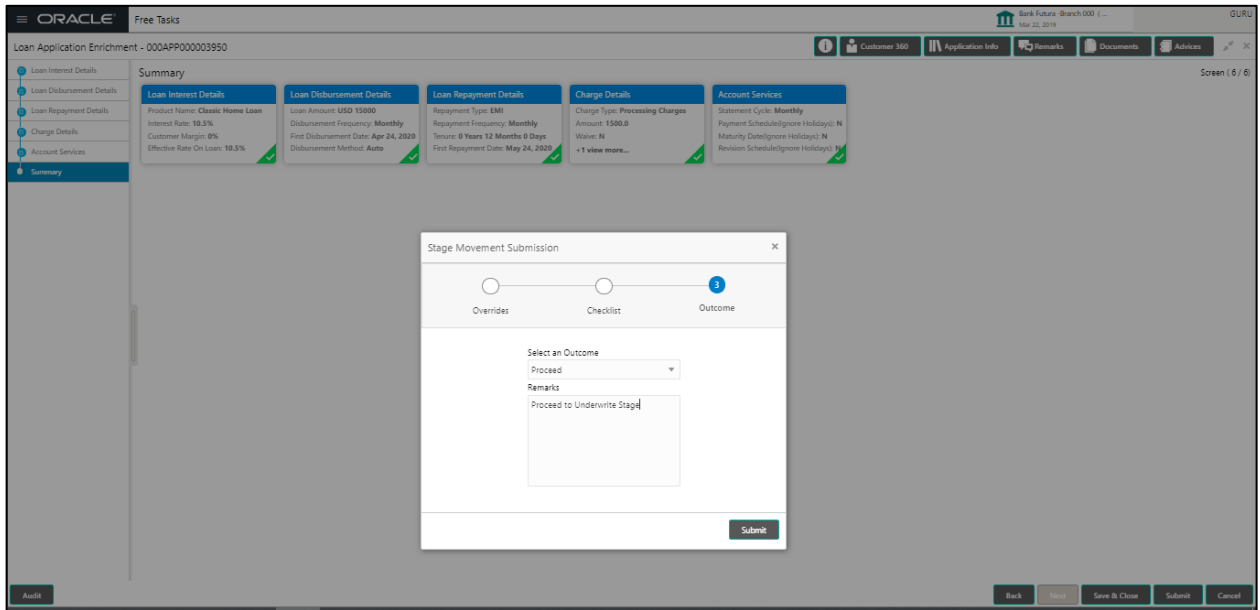


Figure 41: Confirmation Screen

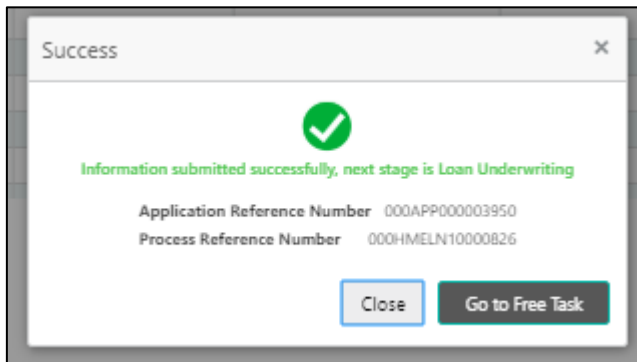


Figure 42: Free Task

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E-		Loans Retail Process Ma...	000HMELN10000826	000APP000003950	Loan Underwriting	19-03-22	000		

4.4 Application Underwrite Stage

The underwriting process of the lender Bank is set to determine if a borrower's loan application is an acceptable risk. It is a process to assess the borrower's ability to repay the Loan based on an analysis of their credit, financial capacity, and collateral provided by the borrower.

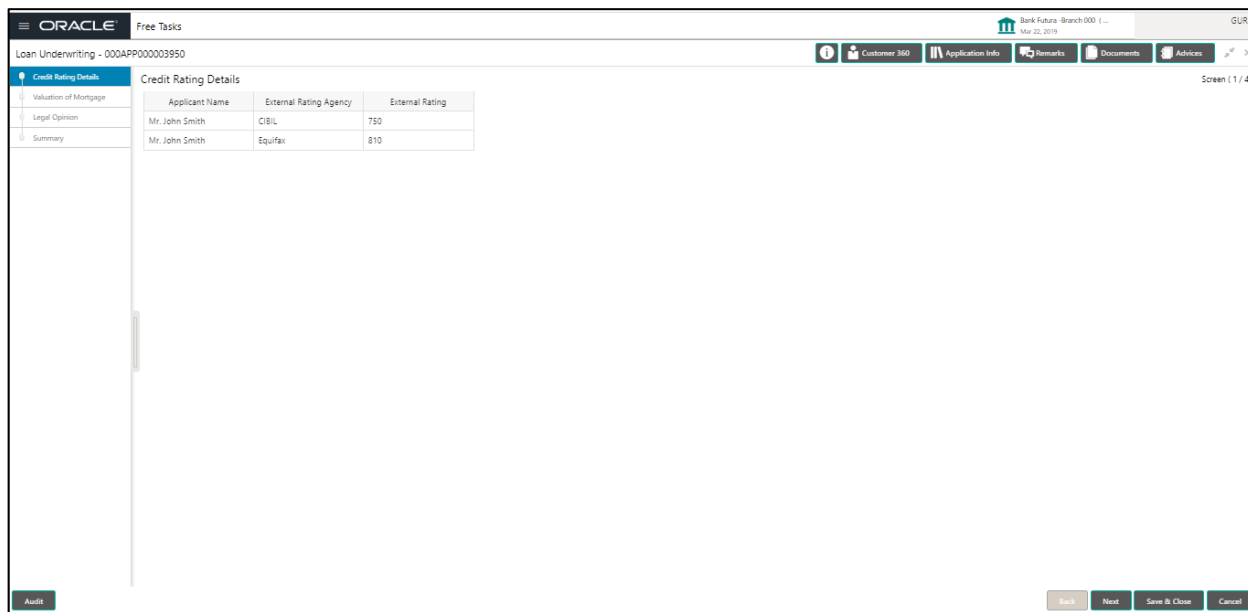
The Application underwrite stage, is the next representative stage in the Retail Loan Account Open process. After the Enrich stage is completed successfully, the application can be acquired by the user who has to access rights for the given stage and progress with the data capture. The user can acquire the application from FREE TASK.

In the Application Underwrite screen, provide the required details under each Data segment. The Application Underwrite stage has the following reference **Data Segments**:

- Credit Rating Details
- Valuation of Mortgage Details
- Legal Opinion Details
- Summary Details

4.4.1 Credit Rating Details

43Figure 44: Credit Rating Details Screen



- The Credit Rating details will provide the information on the External Rating Agencies Rating / Scores for the Loan Applicant. If there the applicant are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.
- Back / Next / Save & Close and Cancel – Action buttons – Since this is the first DS screen in this stage, the Back is disabled. Essentially, the Back facilities the user to navigate back to the

previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.

- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Underwrite stage namely, Valuation of Mortgage Details.

4.4.2 Valuation of Mortgage Details

45Figure 46: Valuation of Mortgage Details Screen

Field	Value
Bank Valuation	Internal
Mortgage Type	Independent
Valuation Date	Mar 22, 2019
Market Value Of Asset	USD \$45,000.00
Borrower's Market Value of Asset	USD \$35,000.00
Actual Area Of Property	Soft 2,400
Forced Sale Value	USD \$30,000.00

- The Valuation of Mortgage screen enables the user to capture the information on the Asset valuation done by the Bank approved valuator. The following details will be captured in the data segment:
 - Bank Valuation – Internal or External valuator
 - Mortgage Type – Defaulted from the Application Enrich stage – not editable
 - Property Area – Defaulted from the Application Enrich stage – not editable
 - Borrower's Market Value of Asset – Defaulted from the Application Enrich stage – not editable
 - Mortgage Valuator – Select from List of Bank Approved valutors or capture the name accordingly
 - Valuation Date – Date not greater lesser than the loan application date

- Actual Area of the Property – Measurement validated by the official valuator and captured in available units
 - Face value of the Asset – In Currency and Amount
 - Market Value of the Asset – Assessed by the Valuator – in currency and Amount
 - Margin to be considered – Appropriate margin to be provided in percentage terms
 - Forced Sale Value – In currency and Amount
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Underwrite stage namely, Legal Opinion Details.

4.4.3 Legal Opinion Details

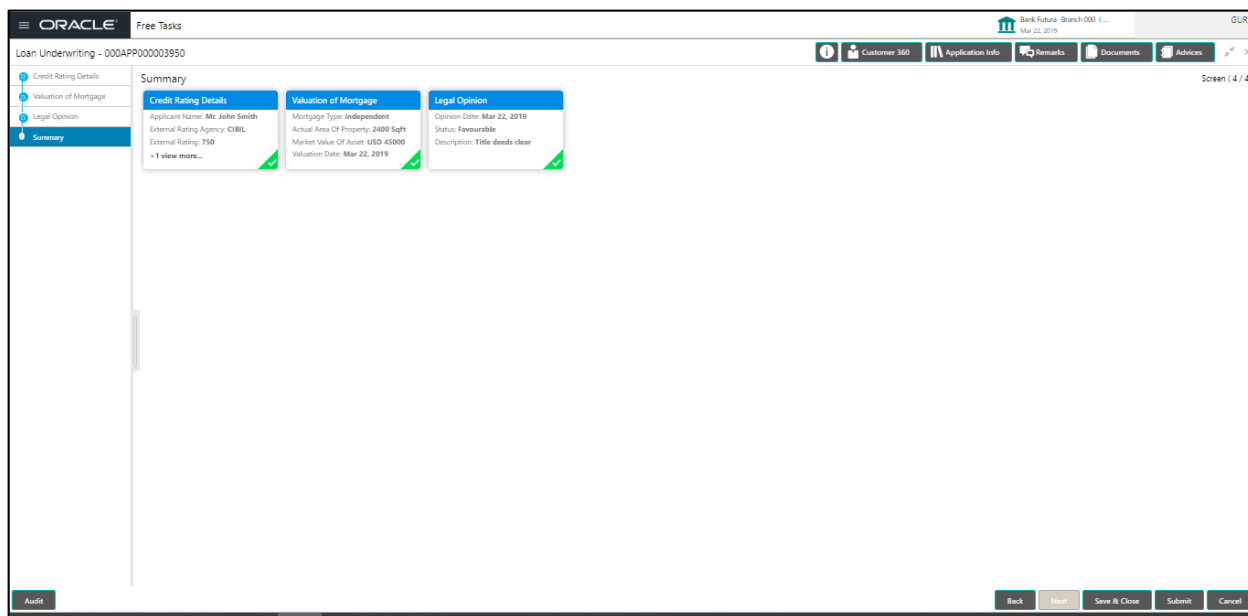
47Figure 48: Legal Opinion Details Screen

The screenshot displays the Oracle Legal Opinion Details screen. The interface includes a sidebar with navigation options: Credit Rating Details, Valuation of Mortgage, Legal Opinion (selected), and Summary. The main content area is titled 'Legal Opinion' and contains several fields: 'Opinion' (External Panel), 'Lawyer Name' (XYZ), 'Favorable' (toggle switch), 'Asset Area' (2400 Sqft), 'Market Value Of Asset' (USD45,000.00), 'Opinion Date' (Mar 22, 2019), and 'Description' (Title deeds clear). The bottom of the screen features 'Audit' and 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

- Legal Opinion Details screen enables the user to capture the Legal opinion provided by the Bank Approved Lawyer and decision provided thereon. The following are the data to be captured:
 - Opinion provided by – Bank Panel or External Panel
 - Asset Type – Defaulted from the Application Enrich Details – Not editable
 - Asset Area – Defaulted from the Valuation of Mortgage details – Not editable
 - Market Value of Asset – Defaulted from the Valuation of Mortgage details – Not editable
 - Lawyer Name – to be captured or selected from the LOV
 - Opinion Date – Not earlier than the Mortgage Valuation date
 - Decision – Favorable / Not Favorable – switch
 - Description – select appropriate values from the LOV against the respective Decision
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Underwrite stage namely, Summary Details.

4.4.4 Summary Application Underwrite

49Figure 50: Summary Application Underwrite Screen



- Summary Details – System will display the Summary of each of the **Data Segments** in as many tiles as the number of Data Segments in the given stage. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. The following are the summary tiles:
 - Credit Rating Details
 - Valuation of Mortgage
 - Legal Opinion
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- The NEXT is deactivated in the Summary Details screen as the capture of Data across all the Data segments in this stage are completed.
- The SUBMIT will take the user to the OUTCOME, where the Overrides, Check list and the

Documents to be taken for this stage can be validated / verified. The PROCEED outcome, will logically complete the underwrite stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, namely Application Assessment. (The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business product code).

The following are the OUTCOME options for this stage

- Proceed (Next stage – Namely Assessment stage)
- Return to Application Entry stage
- Return to Application Enrich stage
- Reject Application

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Assessment stage. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

- Submit Action

Figure 51: Overrides

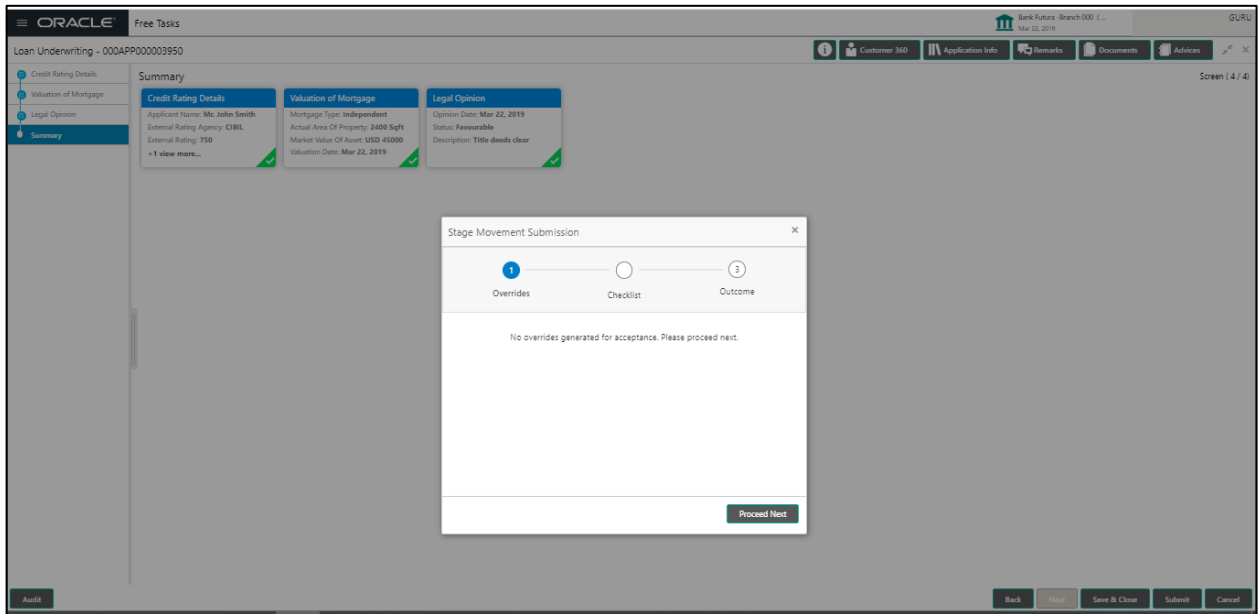


Figure 52: Checklist

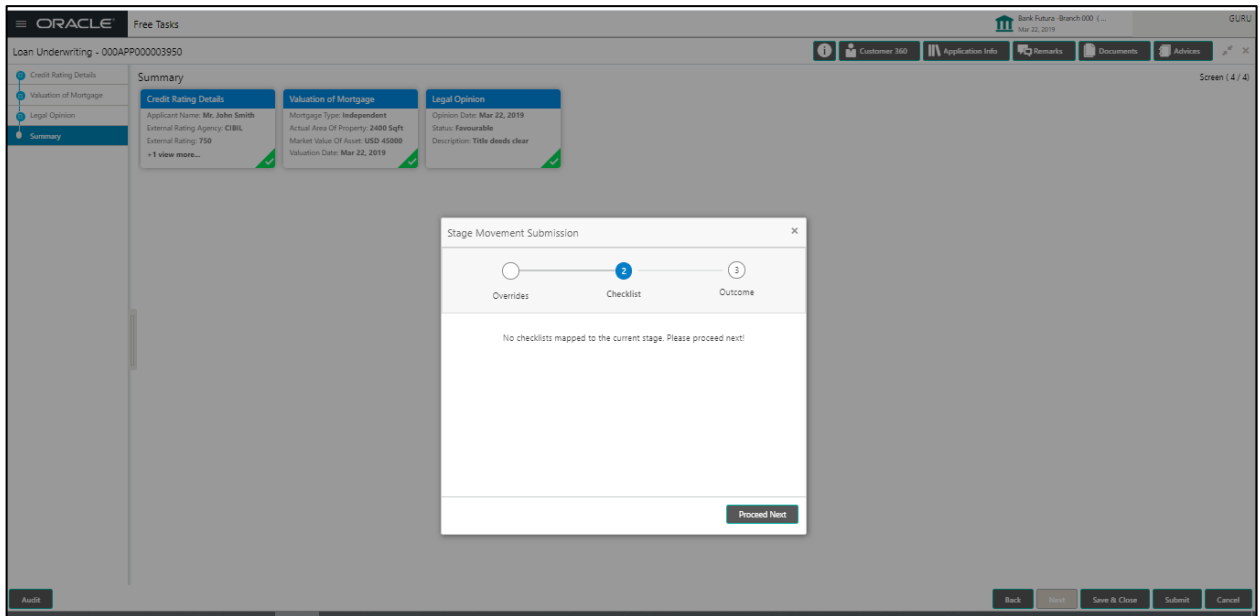


Figure 53: Outcome

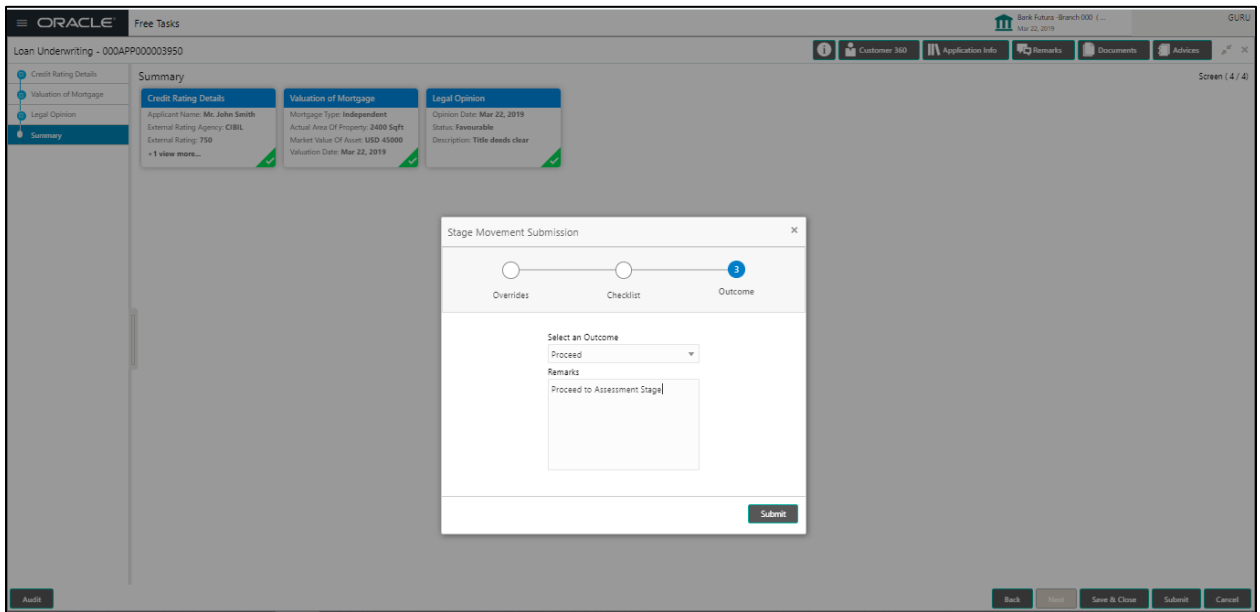


Figure 54: Confirmation Screen

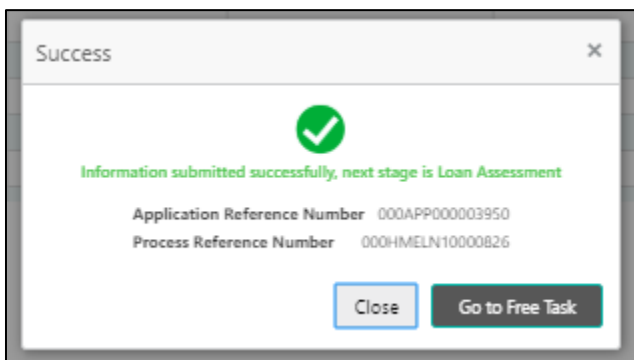


Figure 55: Free Task Selection

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HMELN10000826	000APP00003950	Loan Assessment	19-03-22	000		

4.5 Application Assessment Stage

After the application entry, enrichment and underwriting data segment details are captured and verified, the application is sent for Assessment. The Assessment stage of the retail loan account open process work-flow will enable the Bank to analyze the details that have been captured in the Application Entry / Enrich / Underwriting stages and decide whether to issue an OFFER to the loan applicant / borrower.

In the Application Assessment screen, provide the required details under each Data segment. The Application Assessment stage has the following reference **Data Segments**:

- Qualitative Scorecard Details
- Assessment Details
- Summary

4.5.1 Qualitative Scorecard Details

56Figure 57: Qualitative Scorecard Details Screen

Scorecard ID	Description	No. Of Applicants
SCORE11	Qualitative Scorecard test	1

1. Name: Mr. John Smith

Question 1: How long the applicant residing in the current home?

Answer: More than 5 Years Score: 100

Question 2: Specify the background on credit history of the applicant?

Answer: No Default Score: 80

Question 3: How many members were dependent on the applicant?

Answer: 1 Score: 80

- The Qualitative score card screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card. The relevant qualitative score card ID is attached to the Loan Business Product and thereby the Loan Account which uses this Business product inherits the score card attributes for evaluation. The following data is displayed on the screen:
 - The score card ID and Description attached to this Loan Account
 - Applicant wise Question and Answer along with the configured score value for the answer
- Back / Next / Save & Close and Cancel – Action buttons – Since this is the first DS screen in this

stage, the Back is disabled. Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.

- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Assessment stage namely, Assessment Details.

4.5.2 Assessment Details

Figure 58: Recommended for Approval

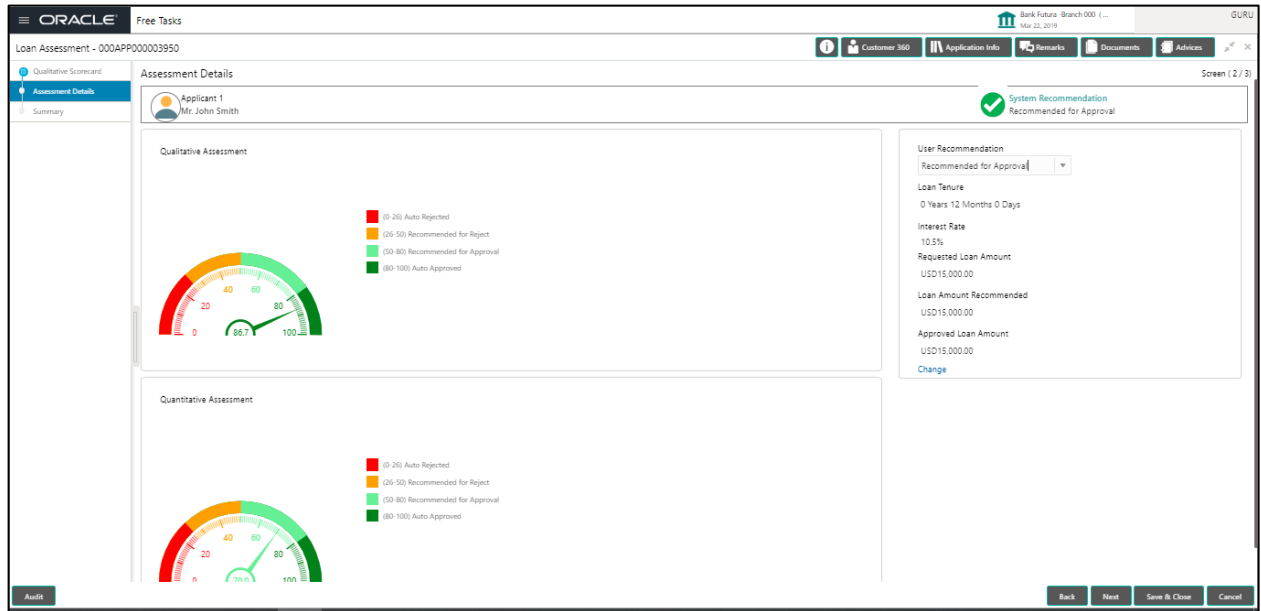
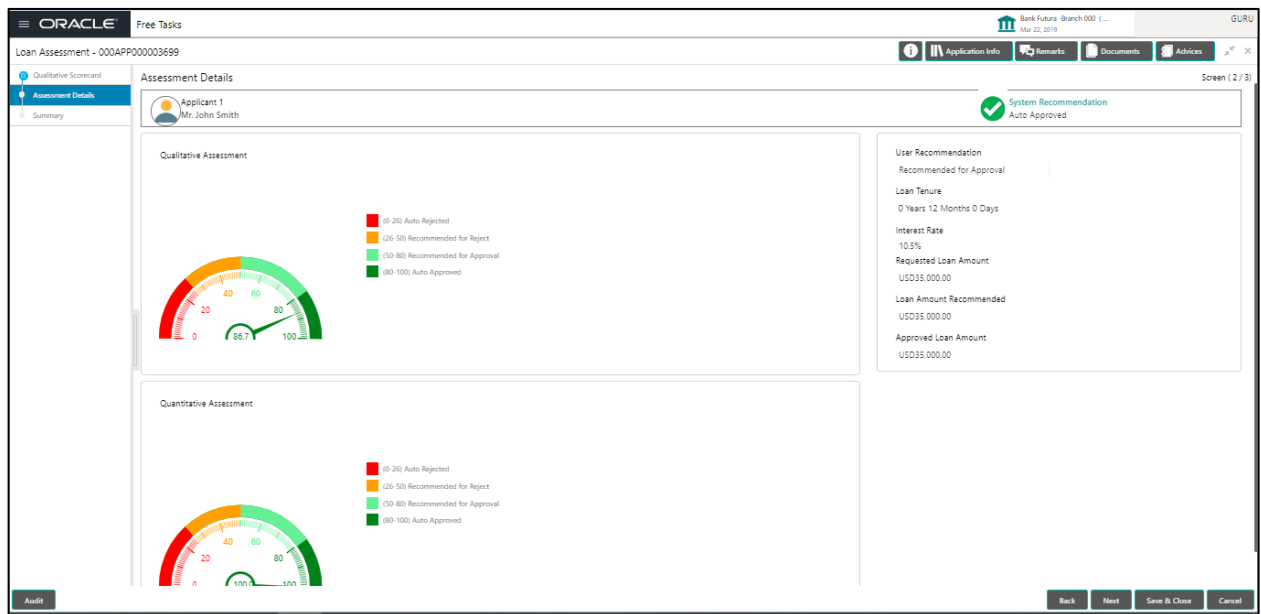


Figure 59: Auto Approved



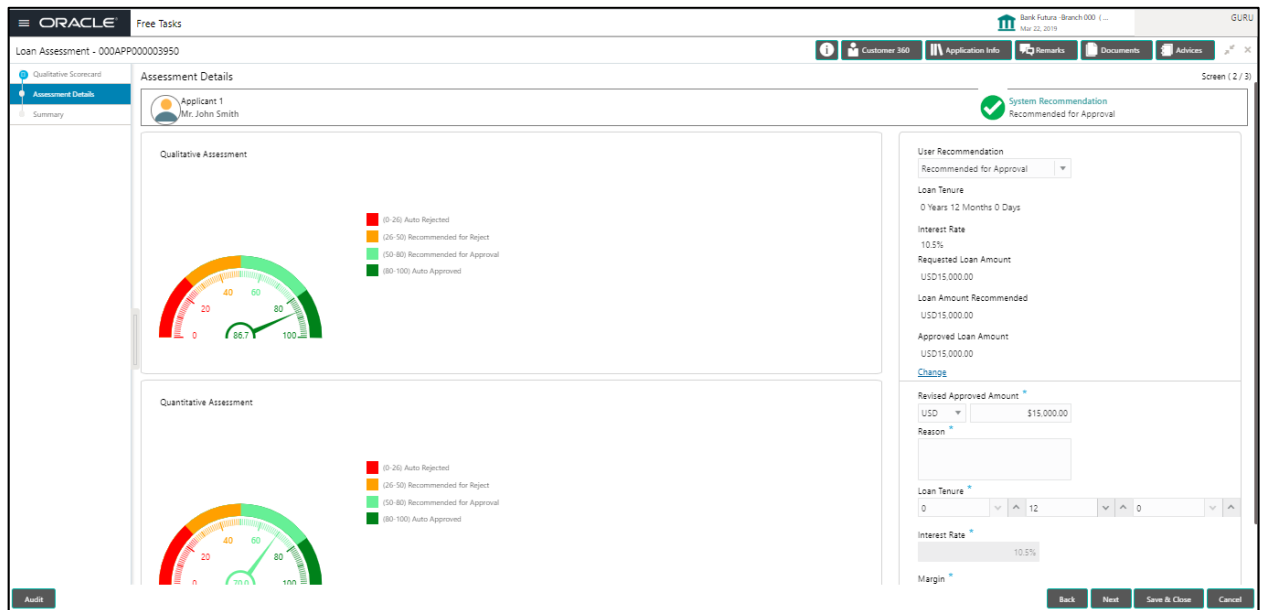
- Assessment details screen enables the user to understand the evaluation in terms of the Qualitative and Quantitative scores and the basis of arriving at the System Recommended decision. The following system recommendations are available
 - Auto Approved – Score range 80 – 100

- Recommended for Approval – Score range 50 – 80
- Recommended for Reject – Score range 25 – 50
- Auto Rejected – Score range 0 – 25
- The following data elements are available for the approver to take appropriate action
 - User recommendation – Approve / Reject
 - Loan Tenure
 - Interest Rate
 - Requested Loan Amount
 - Loan Amount Recommended
 - Approved Loan Amount
- Based on the range of scores, the system provides a suggestive recommendation and the Loan Amount which can be sanctioned. The Loan officer / Approval authority can override the Recommended Loan Amount to be sanctioned and put his recommendations on the Approved Loan amount using the “Change” option. This option is currently available only for Recommended for Approval and Recommended for Reject. Auto Approved will directly to the offer accept / reject stage, wherein the Offer would be generated automatically. Auto reject will reject the application and terminate the process. Such application cannot be actioned upon further by the user.
- The following data elements will be available for “change” management in Assessment screen
 - Loan Principal
 - Interest Rate
 - Customer Margin
 - Loan Tenure
 - Reason for Change – Free Text to be recorded by the Approver
 - Save Changes

The changed “approved Loan amount” will be considered as the Principal Loan amount.

Change Action for Recommended for Approval

Figure 60: Change Action for Recommended for Approval



- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Assessment stage namely, Summary Details.

4.5.3 Summary Assessment

Figure 61: Summary for Recommended for Approval

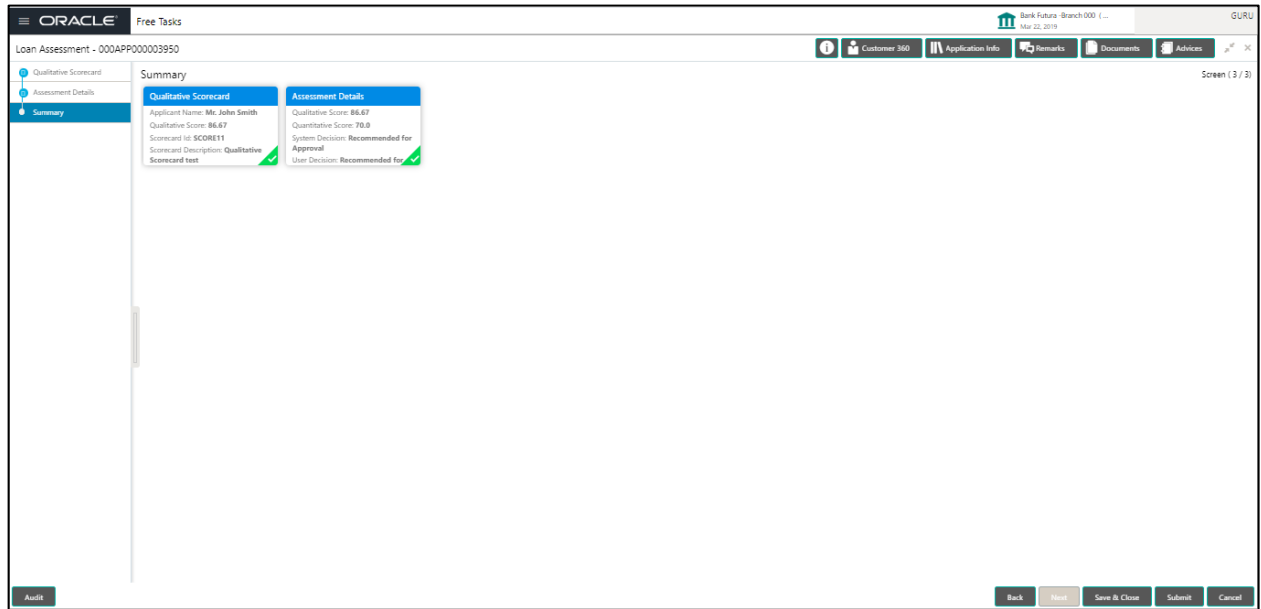
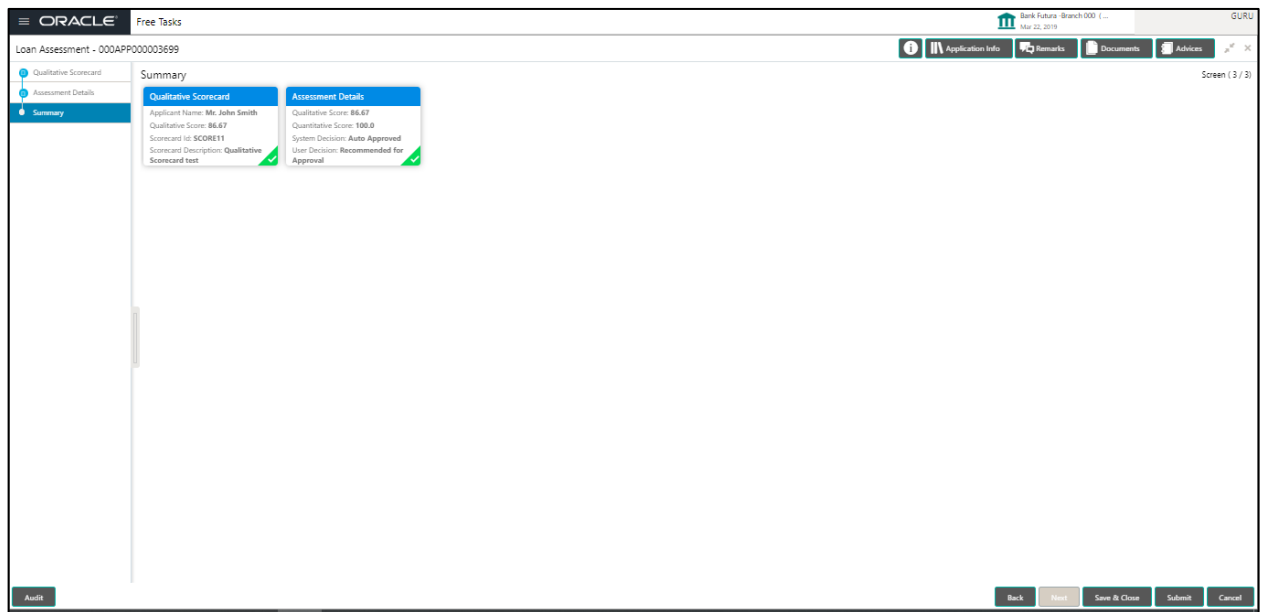


Figure 62: Summary for Auto Approved



- Summary Details – System will display the Summary of each of the **Data Segments** in as many tiles as the number of Data Segments in the given stage. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. The following are the summary tiles:

- Qualitative Scorecard Details
 - Assessment Details
 - Summary Details
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will be cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - The NEXT is deactivated in the Summary Details screen as the capture of Data across all the Data segments in this stage are completed.
 - The SUBMIT will take the user to the OUTCOME, where the Overrides, Check list and the Documents to be taken for this stage can be validated / verified. The PROCEED outcome, will logically complete the Assessment stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, namely Offer Issue. (The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business product code).
 - The following are the OUTCOME options for this stage
 - Proceed (Next stage – Namely Offer Issue)
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Reject Application
 - Auto Approved Loans will straight away send out the Offer letter to the Borrower / Applicant and move to the stage of Offer Accept (Customer Acceptance)
 - Recommended for Approval and Recommend for Reject – these recommendations will require the user intervention in the Assessment stage and therefore will be moved to Offer Issue stage, wherein the approver will record the Offer issue date and generate the Offer Letter manually. Also, in either of the recommendations cited above, the application can be rejected or approved by the approver based on the credentials of the borrower and decision backed by manual approval.
 - Auto Rejected – such applications will be rejected by the system and the approver will not be

able to manually approve rejected applications. However, if the rejected case has to be considered, then in the OUTCOME option the loan officer may route it to the Application Entry or Enrich stage and do the Assessment all over again to consider the application.

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Offer issue stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

- Submit Action

Figure 63: Overrides

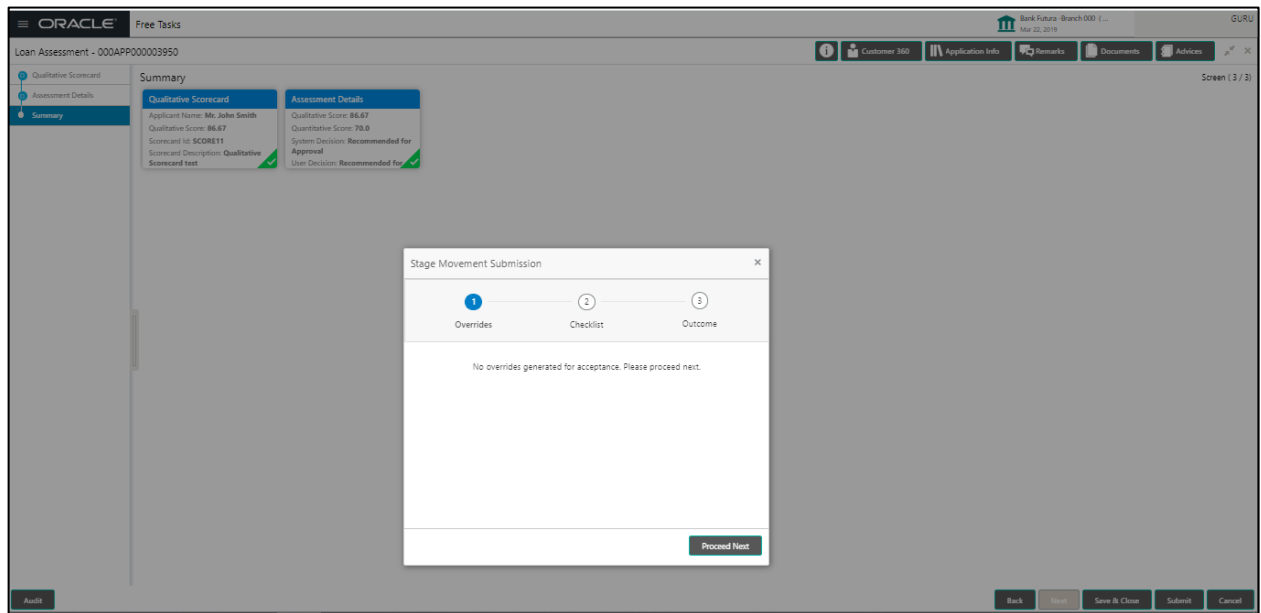


Figure 64: Checklist

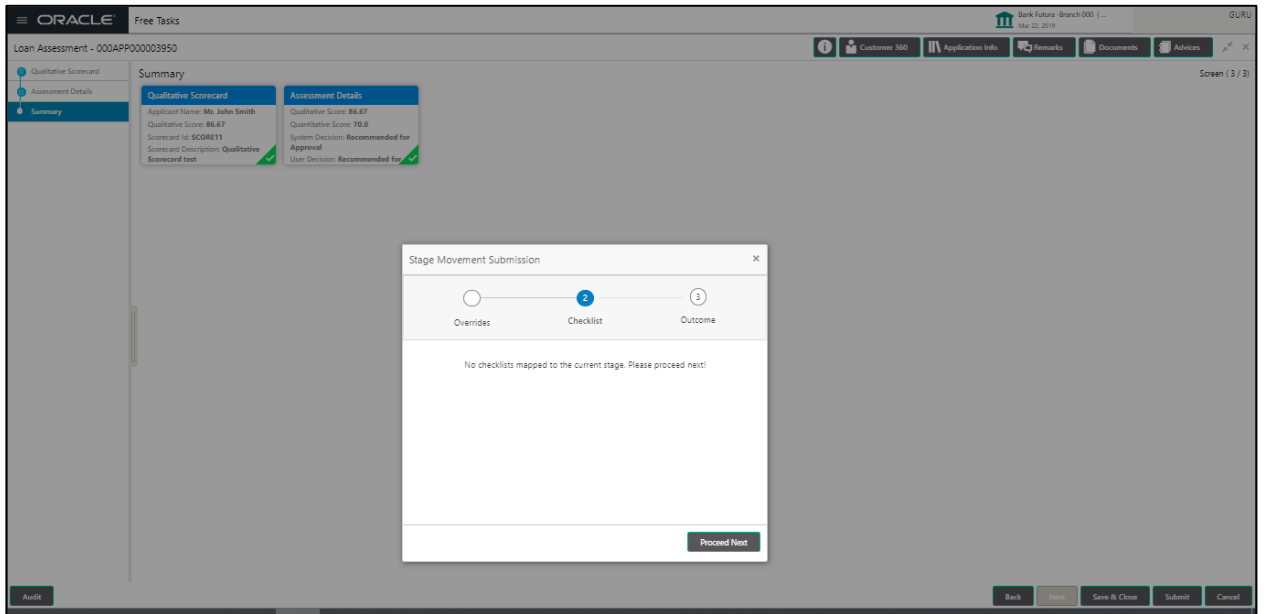


Figure 65: Outcome

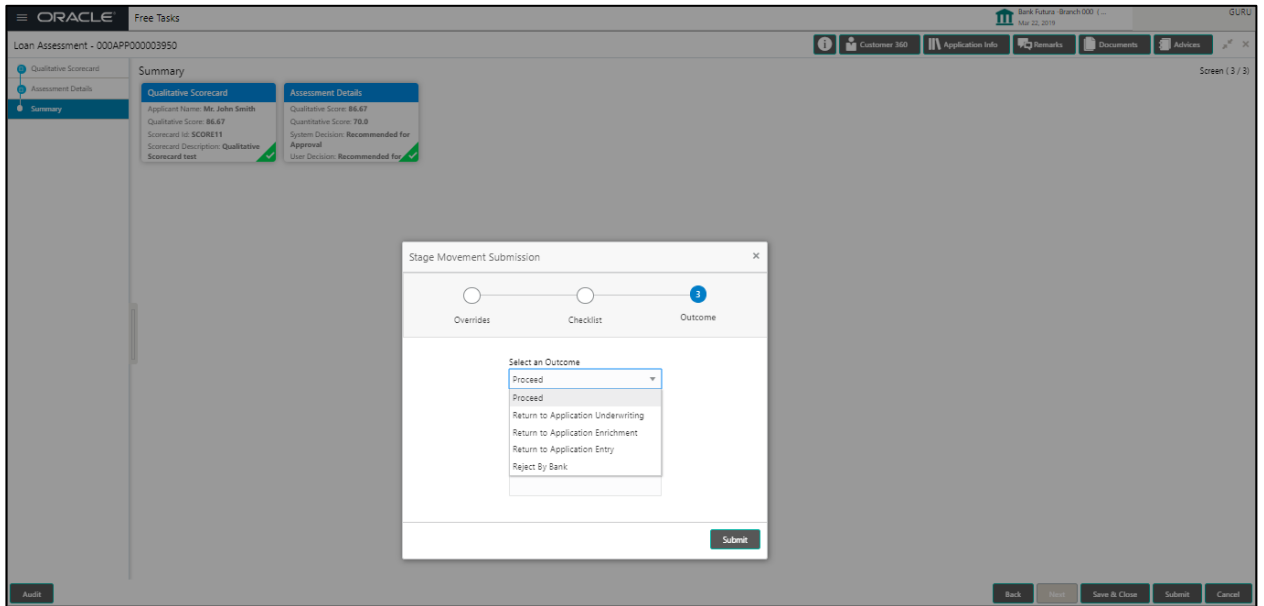


Figure 66: Outcome

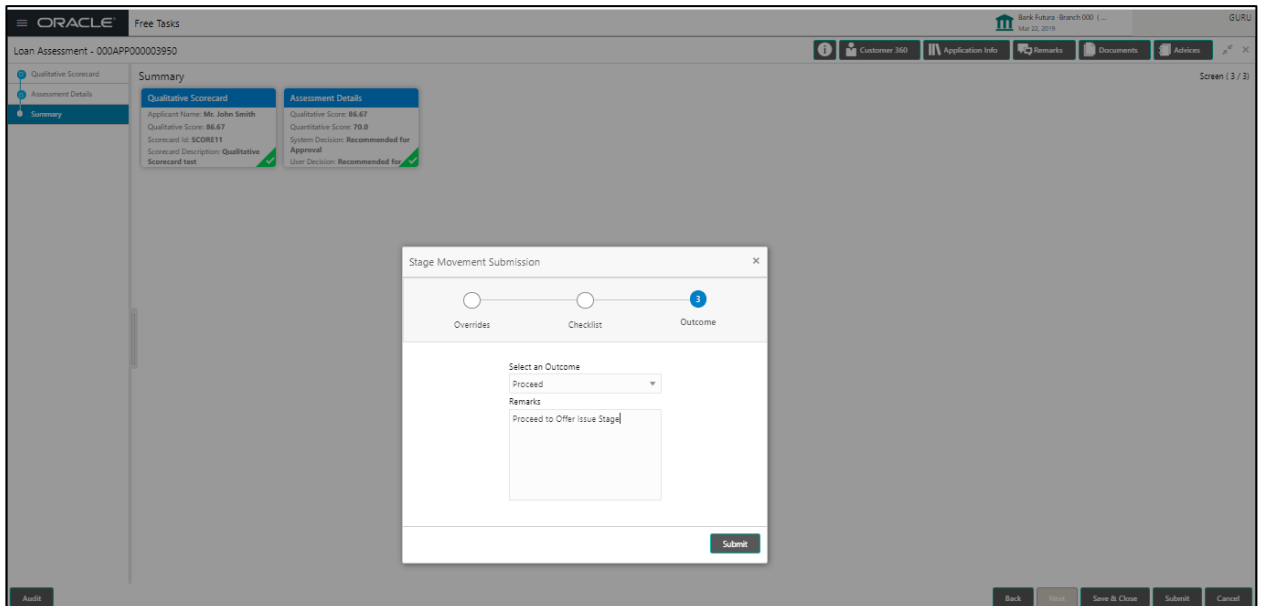


Figure 67: Confirmation Message

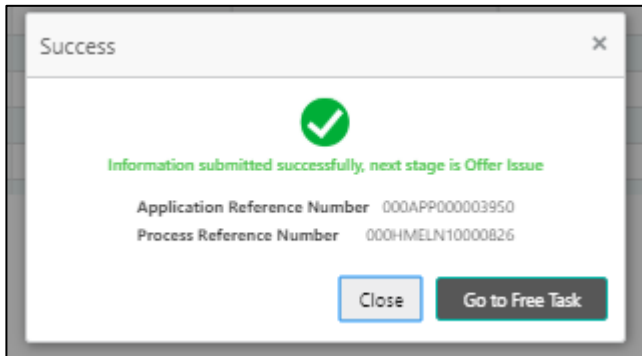


Figure 68: Free Task

A screenshot of a "Free Tasks" table in a web application. The table has a header row with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. Below the header, there is one data row with the following values: Action: Acquire & E..., Priority: (empty), Process Name: Loans Retail Process Ma..., Process Reference Number: 000HMELN10000826, Application Number: 000APP000003950, Stage: Offer Issue, Application Date: 19-03-22, Branch: 000, Customer Number: (empty), and Amount: (empty). Above the table, there are several action buttons: Refresh, Acquire, Delegate, Reassign, and Flow Diagram. The top right of the interface shows "Bank Futura - Branch 000 (...)" and "GURU".

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HMELN10000826	000APP000003950	Offer Issue	19-03-22	000		

4.6 Offer Issue Stage

After due diligence and Assessment approval, the Application will move to the Offer issue stage where the Approver will generate the offer letter. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from the Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the Approver to browse.

In the Offer Issue stage, provide the required details under each Data segment. The Offer issue stage has the following reference **Data Segments**:

- Credit Rating Details – View only as available in Underwriting stage
- Valuation of Mortgage Details – View only as available in Underwriting stage
- Legal Opinion Details – View Only as available in Underwriting stage
- Assessment Details – View only as available in Assessment Stage
- Offer issue Details
- Summary details

4.6.1 Offer Issue Details

Figure 69: Offer Issue Details Screen

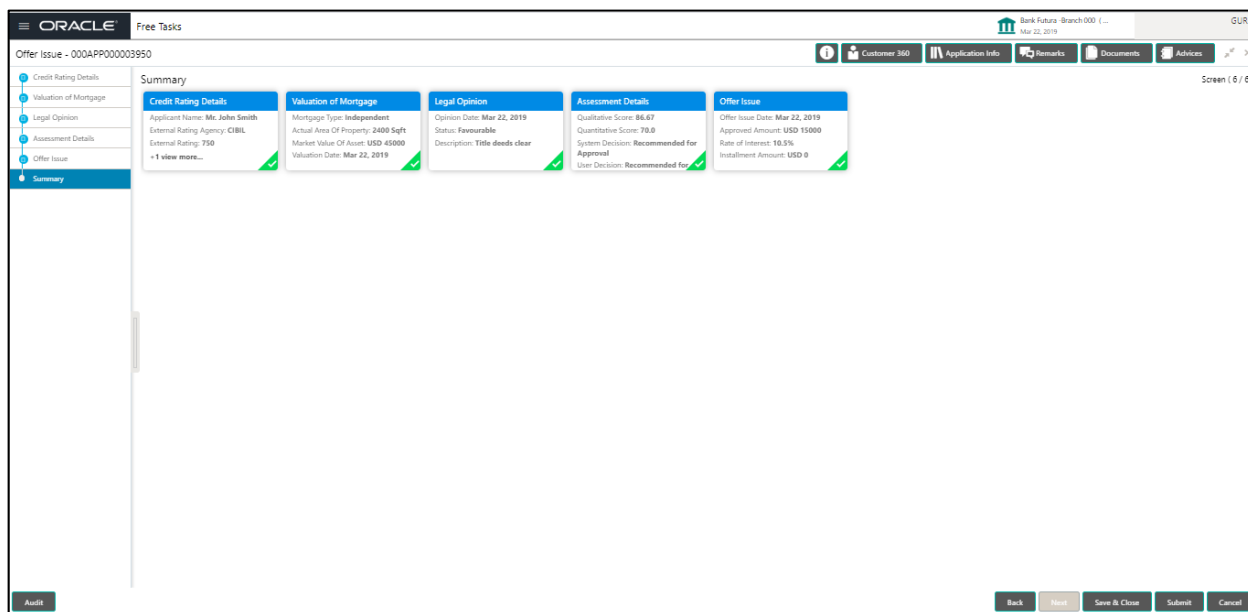
Field	Value
Applicant Name	Mr. John Smith
Approved Loan Amount	USD 15,000.00
Offer Issue Date	Mar 22, 2019
Loan Tenure	0 Years 12 Months 0 Days
Instalment Type	EMI
Instalment Frequency	Monthly
Rate Of Interest	10.5%
Principal	USD 0.00
Interest	USD 0.00
Instalment Amount	USD 0.00
Charges	USD 3,000.00

- Offer issue screen enables the Approver to capture the Offer issue date. The following are the other data elements available in the screen, which are prepopulated and not editable:
 - Applicant Name
 - Approved Loan Amount
 - Loan Tenure

- Instalment Type
 - Instalment Frequency
 - Rate of Interest
 - Principal Amount
 - Interest Amount
 - Instalment Amount
 - Charge Amount
- The Generate offer option will send out the offer letter to the borrower with all the term and conditions which the borrower / applicant may accept or reject. Also the generate offer can be done with repayment schedule or without repayment schedule. A PDF file will be generated with the offer content. Default template for offer issue has been used in this reference workflow.
 - Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Offer Issue stage namely, Summary Details.

4.6.2 Summary Offer Issue

70Figure 71: Summary Offer Issue



- Summary Details – System will display the Summary of each of the **Data Segments** in as many tiles as the number of Data Segments in the given stage. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. The following are the summary tiles:
 - Credit Rating Details
 - Valuation of Mortgage Details
 - Legal Opinion Details
 - Assessment Details
 - Offer issue Details
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- The NEXT is deactivated in the Summary Details screen as the capture of Data across all the

Data segments in this stage are completed.

- The SUBMIT will take the user to the OUTCOME, where the Overrides, Check list and the Documents to be taken for this stage can be validated / verified. The PROCEED outcome, will logically complete the Offer issue stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, namely Offer Accept / Reject. (The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business product code).

The following are the OUTCOME options for this stage

- Proceed (Next stage – Namely Offer Accept / Reject)
 - Return to Application Entry stage
 - Return to Application Enrich stage
 - Return to Underwrite stage
 - Return to Assessment stage
 - Reject Application
- The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Application Offer Accept / Reject stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

- Submit Action

Figure 72: Overrides

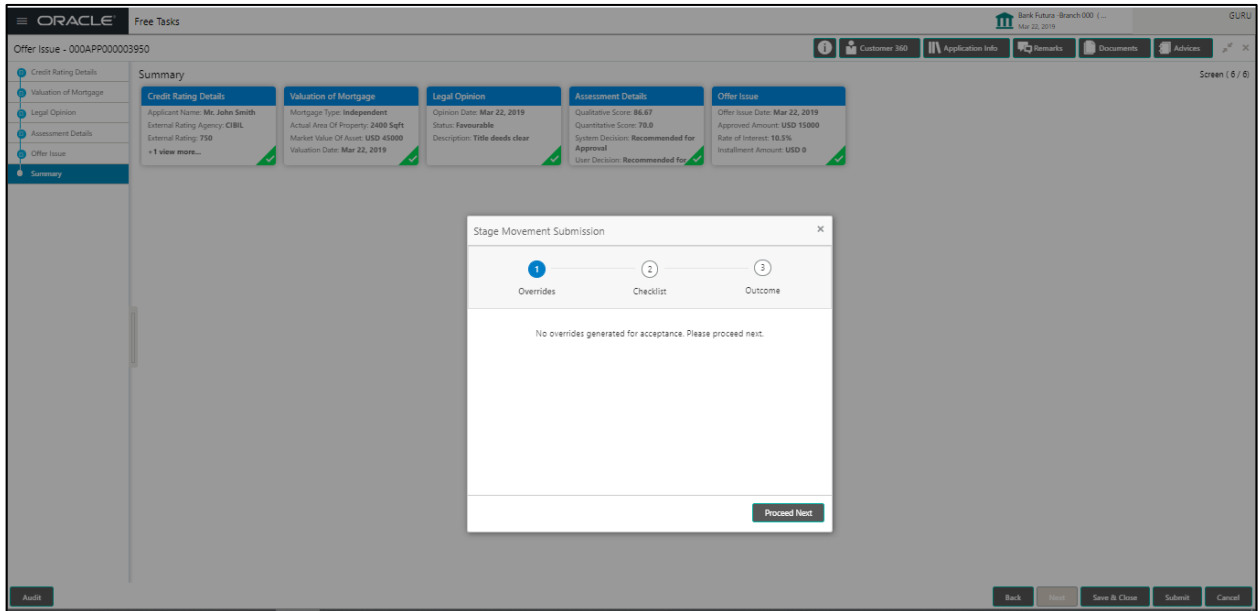


Figure 73: Checklist

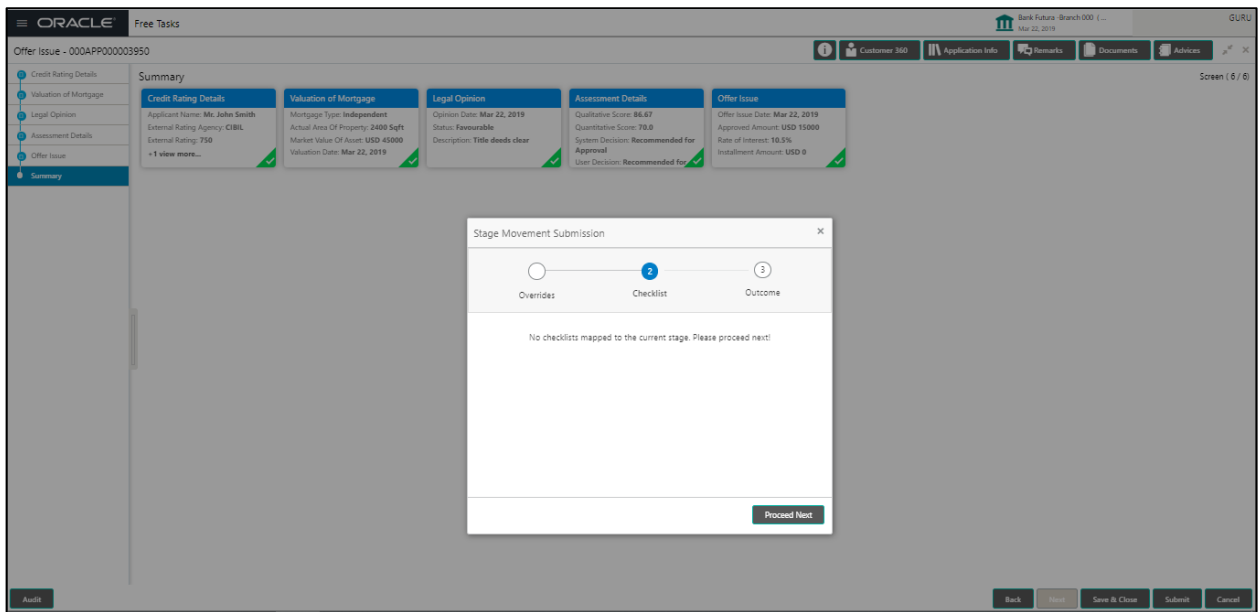


Figure 74: Outcome

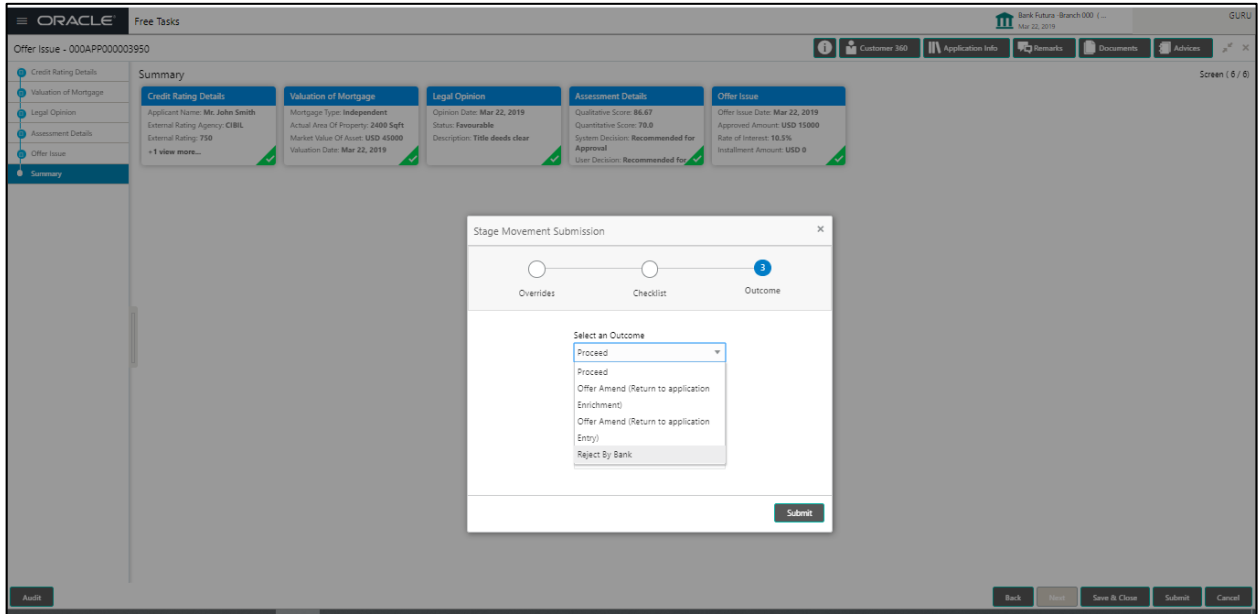


Figure 75: Outcome

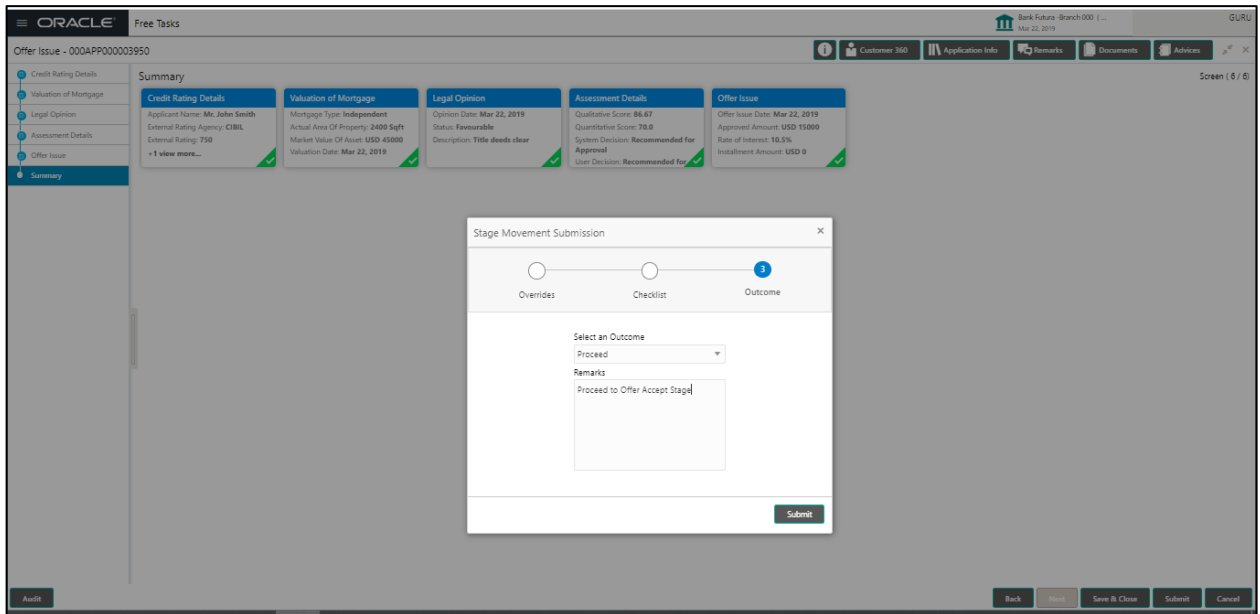


Figure 76: Confirmation Message

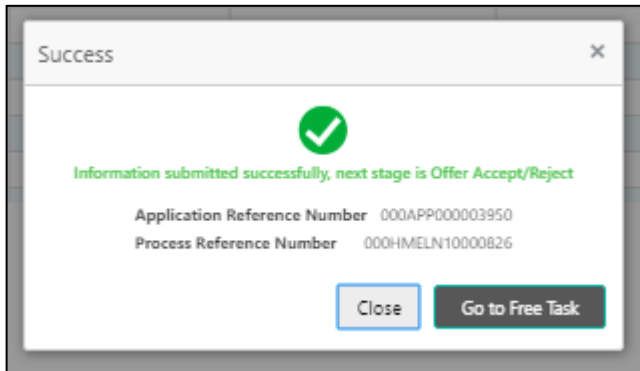


Figure 77: Free Task List

The "Free Tasks" table is displayed within a web interface. The header includes "Free Tasks" on the left, a bank logo and "Bank Futura - Branch 000 (...) Mar 23, 2019" on the right, and the user name "GURU" on the far right. Below the header is a toolbar with buttons for "Refresh", "Acquire", "Delegate", "Reassign", and "Flow Diagram". The table itself has columns for "Action", "Priority", "Process Name", "Process Reference Number", "Application Number", "Stage", "Application Date", "Branch", "Customer Number", and "Amount". A single row is visible with the following data: "Acquire & E...", "Loans Retail Process Ma...", "000HMELN10000826", "000APP000003950", "Offer Accept/Reject", "19-03-22", "000", and empty cells for "Customer Number" and "Amount".

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HMELN10000826	000APP000003950	Offer Accept/Reject	19-03-22	000		

4.7 Offer Accept / Reject Stage

After the Offer issue stage, the Offer Letter will be sent / communicated to the Borrower / Applicant. The Offer Accept / Reject stage will enable the user to record the Customer Response – Accept or Reject as the case may be. Also, the offer made can be amended based on Customer request – viz., change in Principal Amount, Interest Rate, Margin or Tenure. The Post offer Amend can be routed back to the relevant previous completed stages like Application Entry / Enrich. If the business wants the Underwrite Stage or the Assessment stage to be redone, they can be configured accordingly, post which the new offer with the revised terms will be issued to the Borrower / Applicant for acceptance.

In the Offer Accept / Reject stage, provide the required details under each Data segment. The Offer Accept / Reject stage has the following reference **Data Segments**:

- Assessment Details – View only as available in Assessment stage
- Offer Issue Details – View only as available in Offer issue stage
- Offer Accept / Reject Details
- Summary Details

4.7.1 Offer Accept / Reject Details

Figure 78: Offer Accept / Reject Details Screen

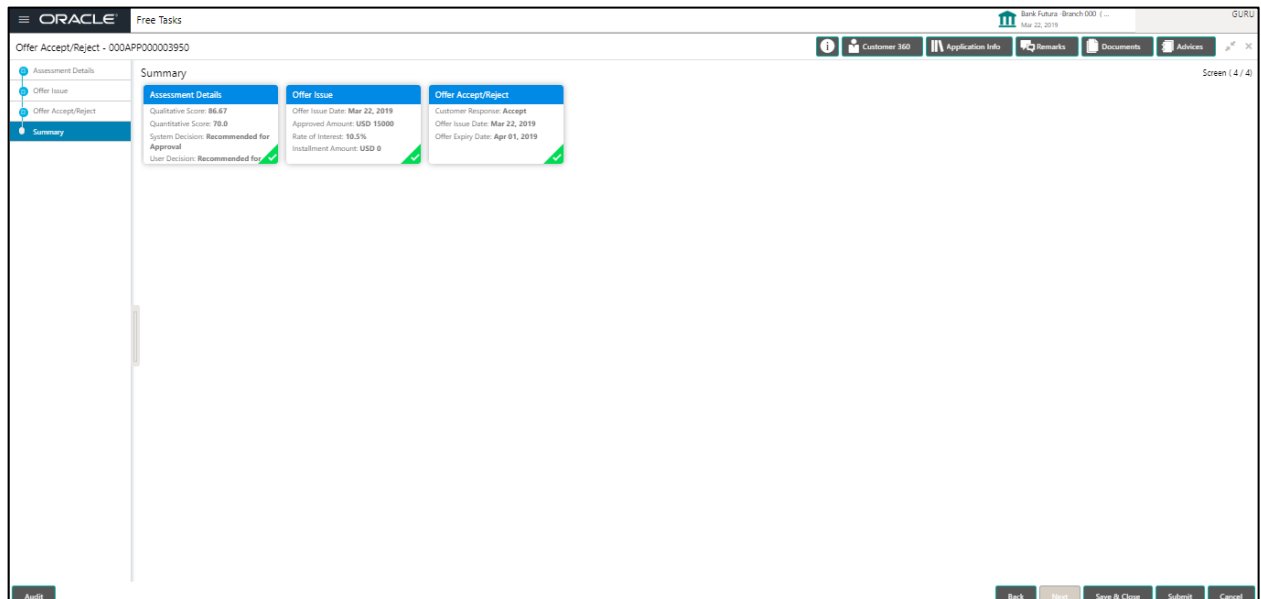
The screenshot displays the Oracle Offer Accept/Reject Details screen. The interface includes a sidebar on the left with navigation options: Assessment Details, Offer Issue, Offer Accept/Reject (selected), and Summary. The main content area shows the 'Offer Accept/Reject' section with a dropdown menu set to 'Accept'. It also displays 'Date Of Offer Accept/Reject' as 'Mar 22, 2019' and 'Date Of Offer Expiry' as 'Apr 1, 2019'. The top navigation bar includes 'ORACLE', 'Free Tasks', and various icons for Customer, Application Info, Remarks, Documents, and Notices. The bottom of the screen has buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

- Offer Accept / Reject screen enables the user to capture the Customer response – Accept or Reject – offer
- Date of Accept / Reject
- Date of Offer Expiry – This date will be calculated and displayed based on the expiry period Configuration done at the Business Product level which is used for this Loan Account. This is a non-editable field.

- Offer Amend option will be at the instance of the Customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
- The post offer amend will be supported for the following data elements:
 - Loan Principal
 - Loan Interest
 - Customer Margin
 - Tenure of the Loan
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Application Offer Accept / Reject stage namely, Summary Details.

4.7.2 Summary Offer Accept / Reject

Figure 79: Summary Offer Accept / Reject



- Summary Details – System will display the Summary of each of the **Data Segments** in as many tiles as the number of Data Segments in the given stage. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. The following are the summary tiles:
 - Assessment Details
 - Offer Issue Details
 - Offer Accept / Reject Details
 - Summary Details
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- The NEXT is deactivated in the Summary Details screen as the capture of Data across all the Data segments in this stage are completed.

- The SUBMIT will take the user to the OUTCOME, where the Overrides, Check list and the Documents to be taken for this stage can be validated / verified. The PROCEED outcome, will logically complete the Offer Accept / Reject stage for the Loan Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, namely Account Create on Host. (The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business product code).

The following are the OUTCOME options for this stage

- Proceed (Next stage – Namely Account Create on Host)
- Return to Application Entry stage
- Return to Application Enrich stage
- Return to Underwrite stage
- Return to Assessment stage
- Reject Application

The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Account Create on Host stage. This application is will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application

- Submit Action

Figure 80: Overrides

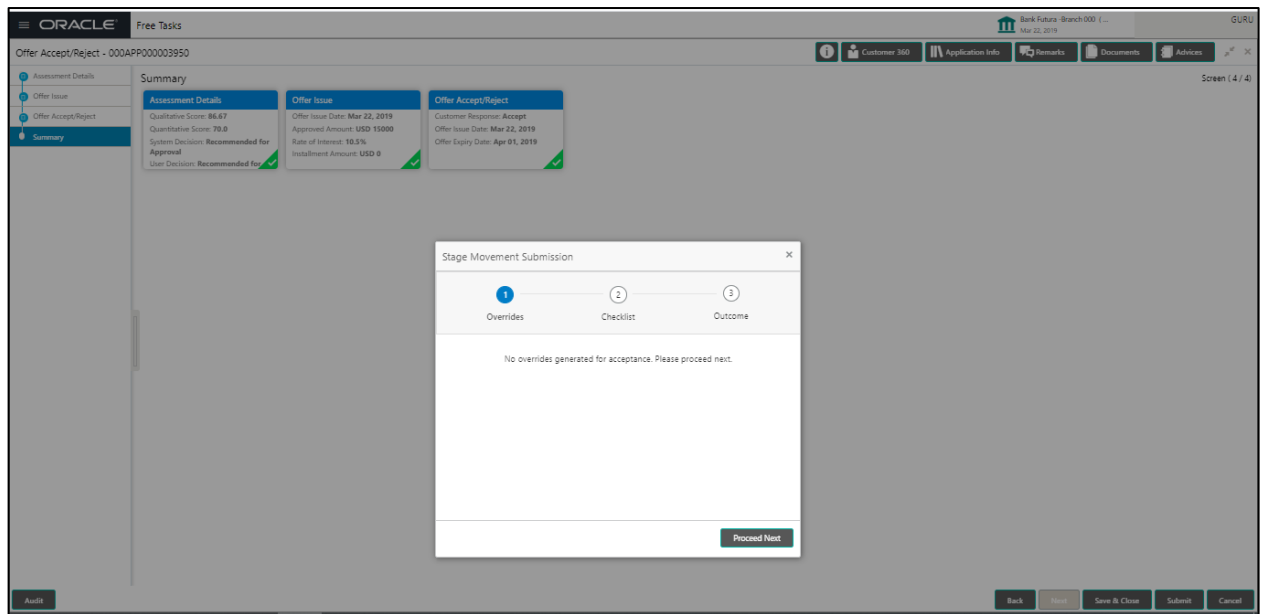


Figure 81: Checklist

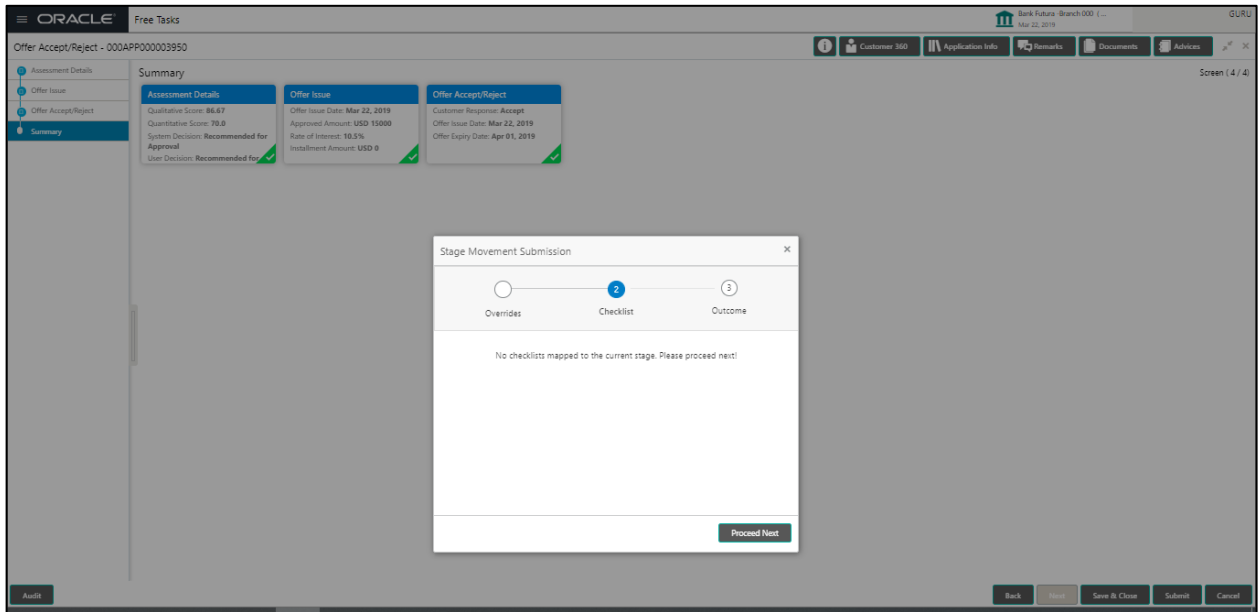
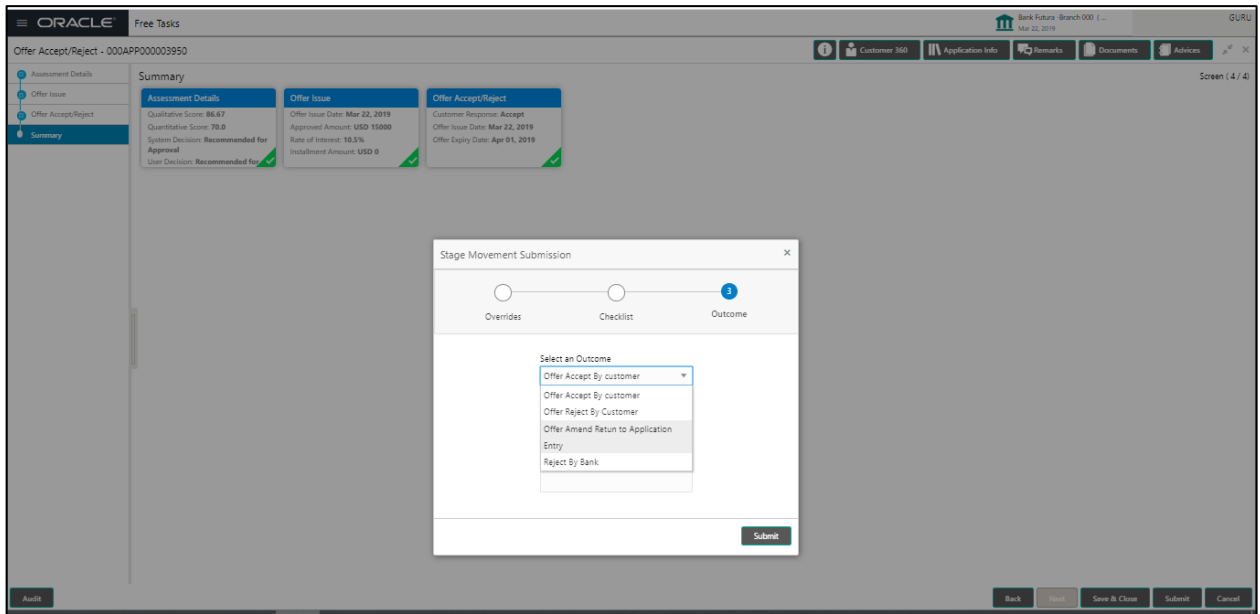


Figure 82: Outcome



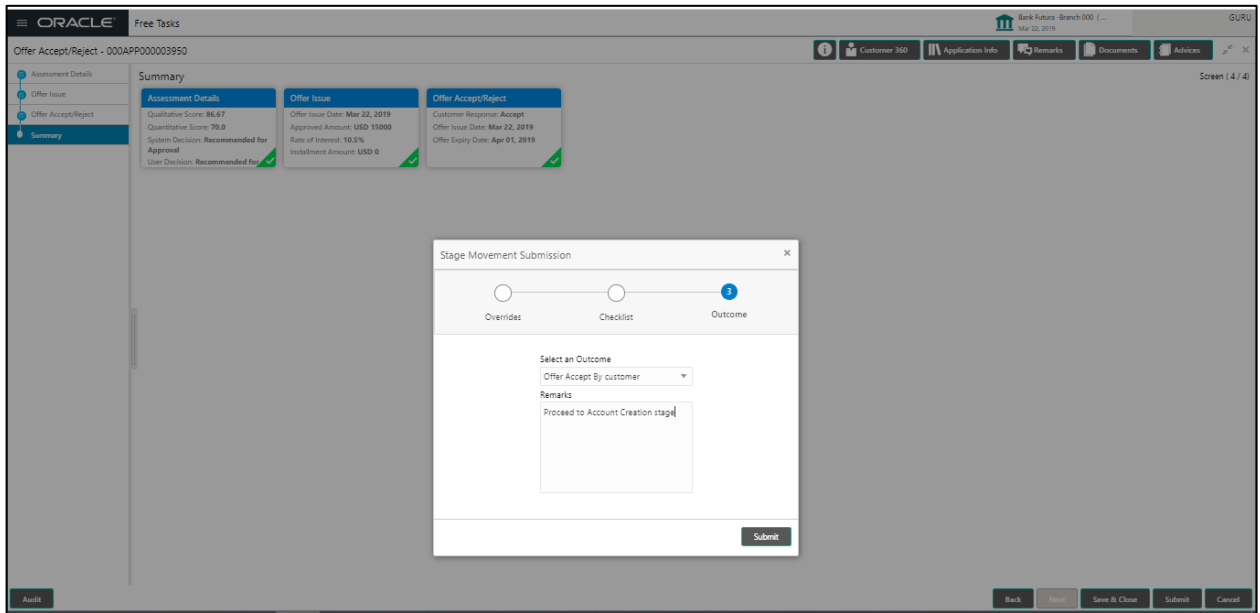


Figure 83: Confirmation Screen

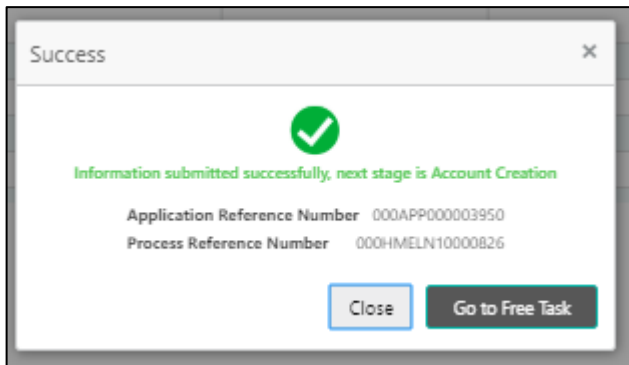


Figure 84: Free Task Acquire

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Loans Retail Process Ma...	000HMELN10000826	000APP000003950	Account Creation	19-03-22	000		

4.8 Account Create at Host Stage

This is the final stage for the Loan Account creation process. At this stage the Loan Account creation request will be triggered from the RPM - Account Open Process Management workflow to the HOST (Currently FCUBS). After due diligence, the process is handed over to the HOST for Account Creation. The relevant data elements required for creation of Loan Account will have to be pushed into the HOST. (APIs provided)

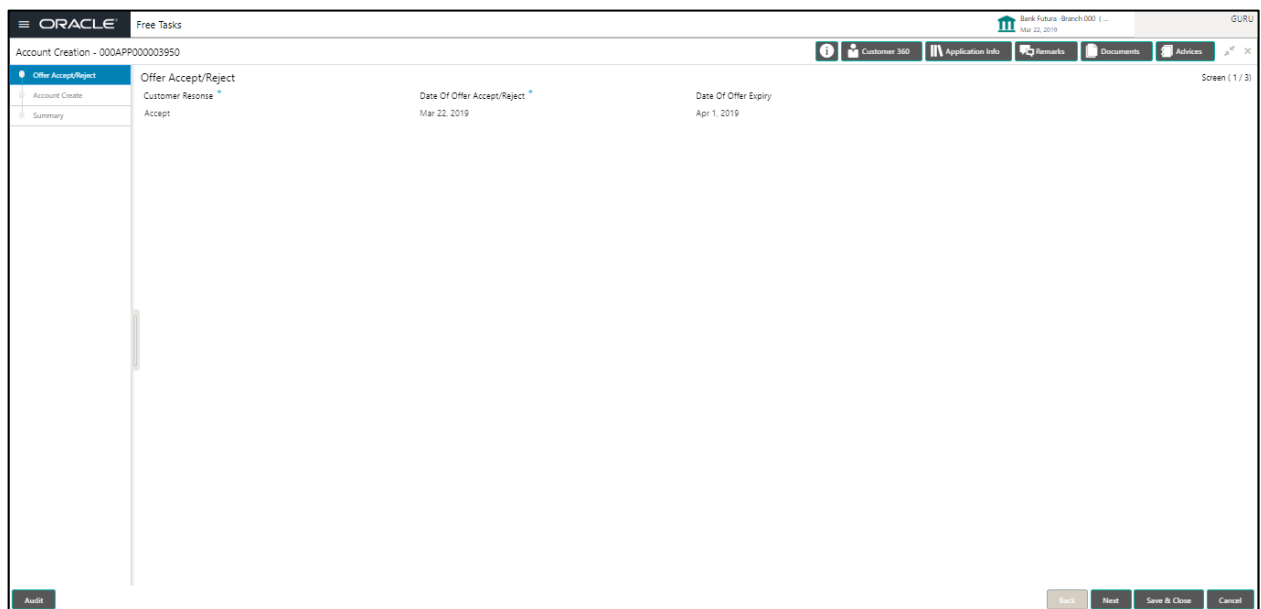
The outcome of the Account Creation in the HOST will be received back by RPM and the Loan Account number will be displayed as a part of the response and completion of this stage.

In the Offer Accept / Reject stage, provide the required details under each Data segment. The Offer Accept / Reject stage has the following reference **Data Segments**:

- Offer Accept / Reject Details screen – View only
- Account Create Details screen

4.8.1 Offer Accept / Reject Details

85Figure 86: Offer Accept / Reject Details Screen



- The Account Create screen will display the following Data Segments:
 - Offer Accept / Reject Details
 - Account Create Details
 - Summary Details
- The Approver will be able to view the Customer Acceptance and Loan Account details in view mode. The following are the data elements of Offer Accept screen:
 - Offer Acceptance response - Accepted

- Offer Accepted Date
- Date of offer expiry
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Account Create on Host stage namely, Account Create Details.

4.8.2 Account Create Details 87

Figure 88: Account Create Details Screen

The screenshot shows the Oracle Account Create Details screen. The interface includes a top navigation bar with the Oracle logo and 'Free Tasks'. The main content area is titled 'Account Create - 000APP000003950' and contains a form with the following fields:

Field	Value
Applicant Name	Mr. John Smith
Approved Loan Amount	USD15,000.00
Offer Issue Date	Mar 22, 2019
Offer Accepted Date	Mar 22, 2019
Loan Tenure	0 Years 12 Months 0 Days
Instalment Type	EMI
Instalment Frequency	Monthly
Rate Of Interest	10.5%
Principal	USD0.00
Interest	USD0.00
Instalment Amount	USD0.00
Charges	USD3,000.00
Customer Account	1234567

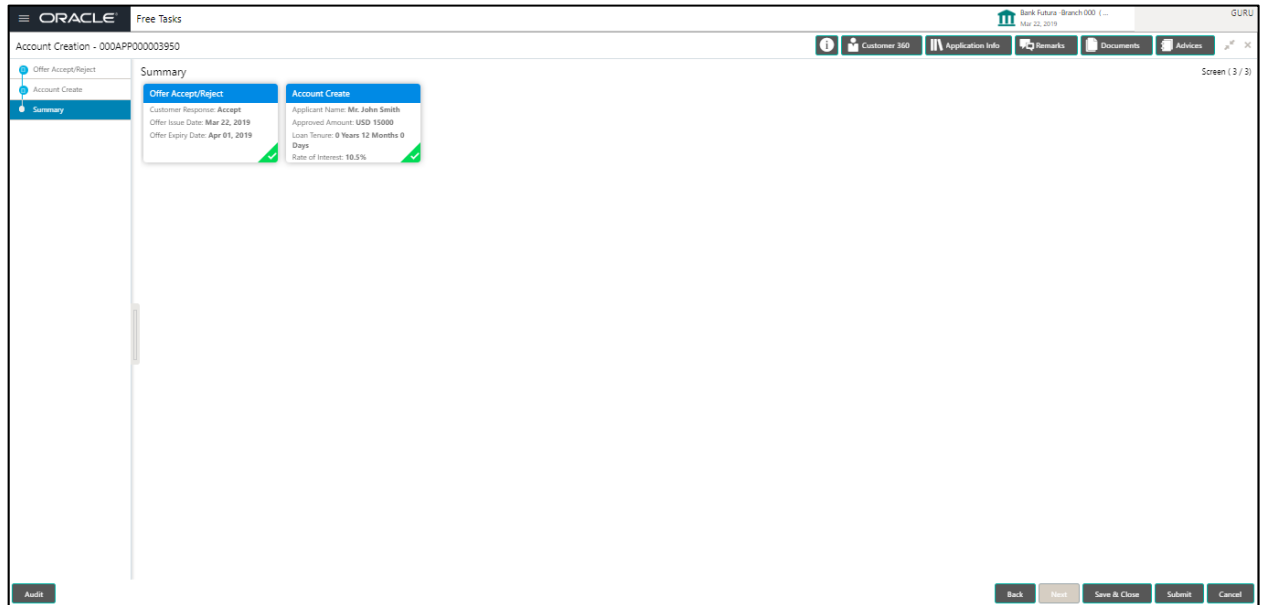
At the bottom of the screen, there are four action buttons: Back, Next, Save & Close, and Cancel.

- Account Create Details screen displays the following the Loan Approver in view mode:
 - Applicant Name
 - Approved Loan Amount
 - Offer issue date
 - Offer Accepted date

- Loan Tenure
 - Instalment Type
 - Instalment Frequency
 - Rate of Interest
 - Principal
 - Interest
 - Instalment Amount
 - Charge Amount
- Customer Account – The repayment account / settlement account is captured here. System will validate the account / fetch the account if already available in the repayment settlement configuration.
 - Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
 - System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
 - Upon successfully capturing the data, the NEXT function will help navigate to the next Data Segment of the Account Create on Host stage namely, Summary Details.

4.8.3 Summary Account Create

89Figure 90: Summary Account Create



- Summary Details – System will display the Summary of each of the **Data Segments** in as many tiles as the number of Data Segments in the given stage. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. The following are the summary tiles:
 - Offer Accept / Reject Details
 - Account Create Details
- Back / Next / Save & Close and Cancel – Action buttons – Essentially, the Back facilities the user to navigate back to the previous data segment within a stage. The Save & Close function will save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. The Cancel function, as it implies, will terminate the application and the status of the application will cancelled. Such applications cannot be revived later by the user.
- System will validate for all mandatory data segments and data fields and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next, without capturing the mandatory data.
- The NEXT is deactivated in the Summary Details screen as the capture of Data across all the Data segments in this stage are completed.
- The SUBMIT will take the user to the OUTCOME, where the Overrides, Check list and the Documents to be taken for this stage can be validated / verified. The PROCEED outcome, will

logically complete the Account Create stage for the Loan Application.

The following are the OUTCOME options for this stage:

- Proceed (Create Account on Host)
 - Reject Application
- Reject Application will terminate the application and no further action will be allowed on this reference number.
 - After the Host creates the Loan Account successfully, the response is sent back to the RPM with the Loan Account Number.
 - The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.
 - Submit Action

Figure 91: Overrides

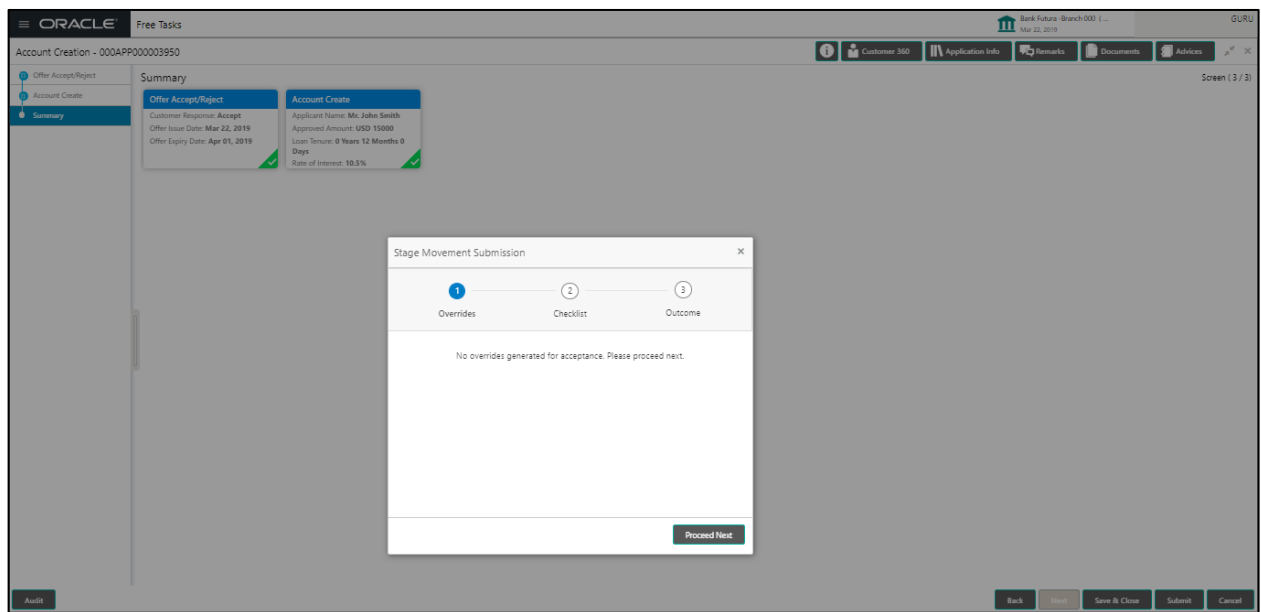


Figure 92: Checklist

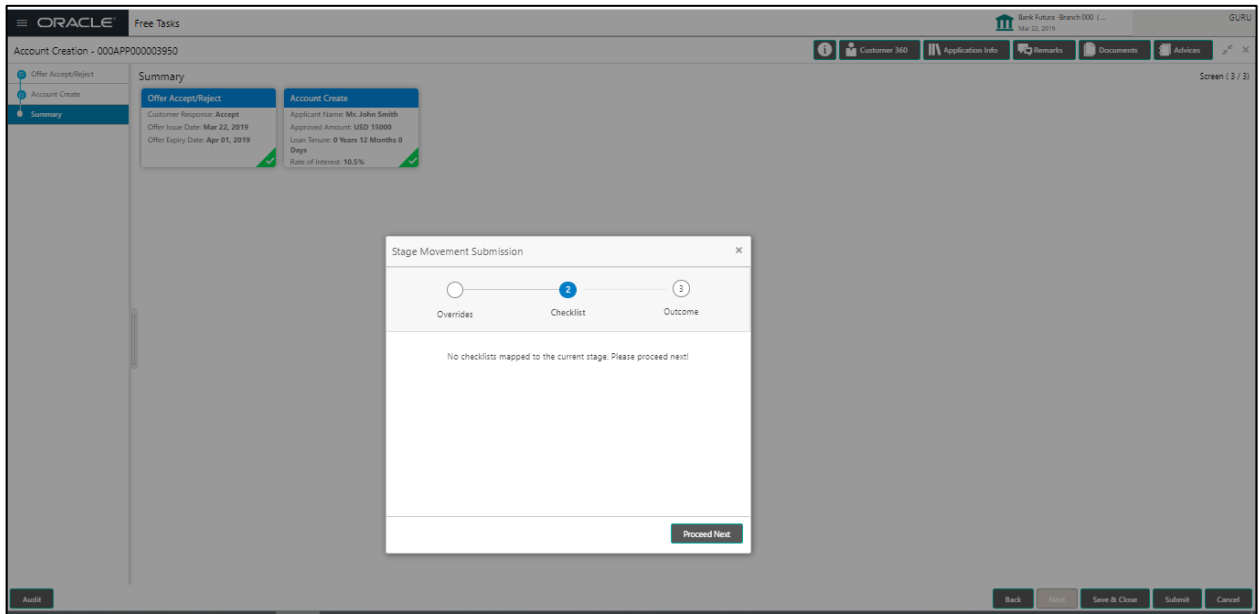


Figure 93: Outcome

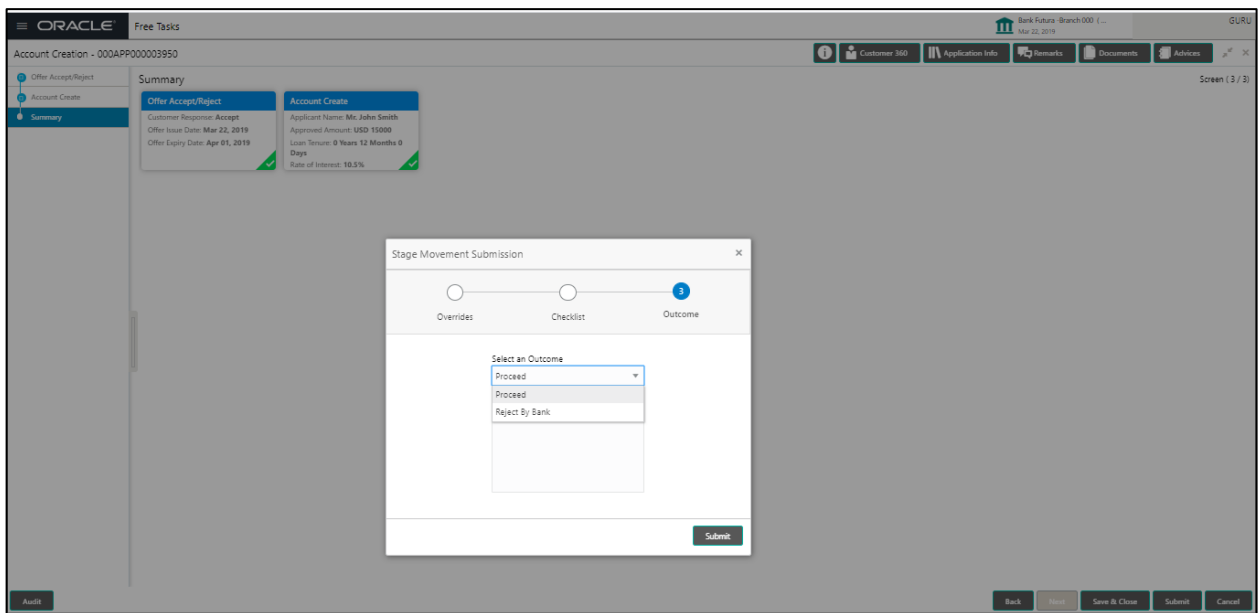


Figure 94: Outcome

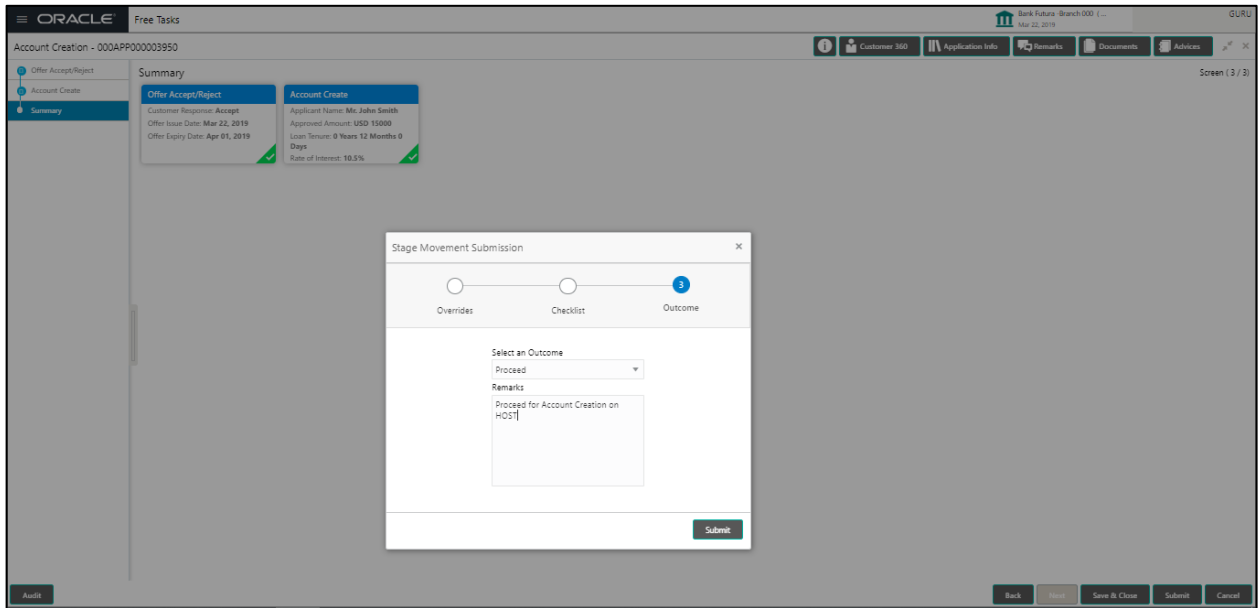
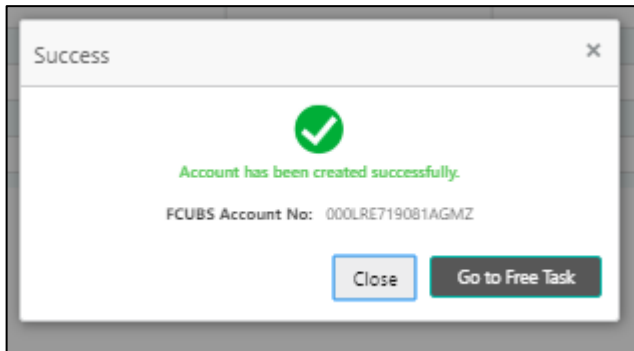


Figure 95: Confirmation Message



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4.10 Reference and Feedback

4.10.1 References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Process Management Installation Guides

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4.10.2 Feedback and Support

Oracle welcomes Customer's comments and suggestions on the quality and usefulness of the Document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

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- Applicant Details Screen – [Applicant Details](#) (pg. 14)
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